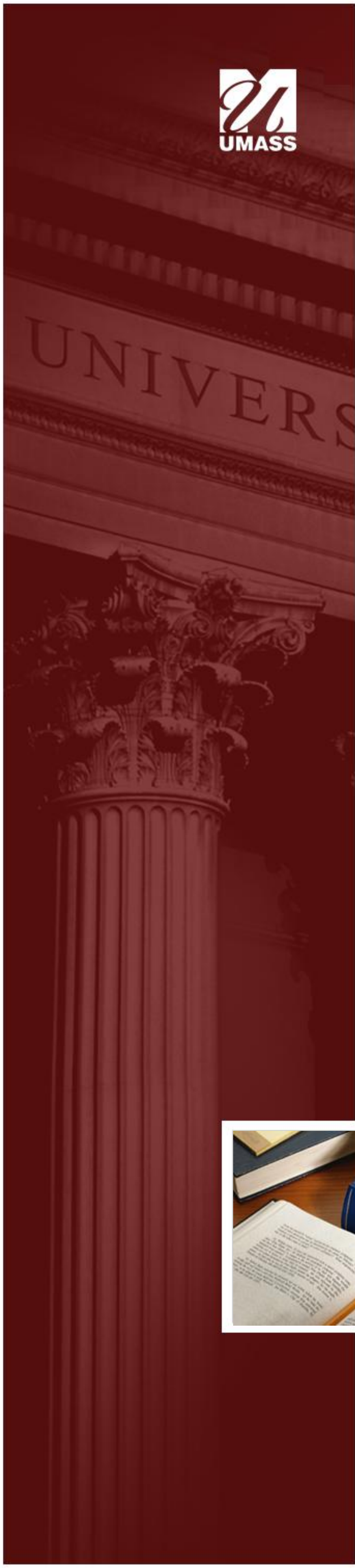
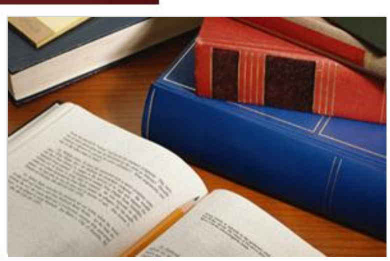


UMASS DONAHUE INSTITUTE • RESEARCH & EVALUATION GROUP

Residential Energy Assistance Challenge (REACh)

Final Report

12/19/08



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Executive Summary

The Residential Energy Assistance Challenge (REACh) was designed to help low-income heating assistance clients become more financially independent. In particular, it aimed to help clients make more regular utility payments as well as pay down any utility arrearages they might have. This program was administered by six community action agencies: ABCD in Boston, Action Inc. in Gloucester, Lynn Economic Opportunity Inc., the Valley Opportunity Council in Holyoke, Citizens for Citizens in Fall River, and South Shore Community Action Council in Plymouth.

In recent years, quickly rising utility costs have hit low-income consumers in Massachusetts very hard, and the low-income heating assistance and other benefits have not kept pace. REACh is a program designed to help these clients pay their utility bills and achieve financial independence. The program hoped to achieve this through a case-managed approach to service delivery that was intended to support clients by helping them access all of the services and benefits available to them. REACh is based on the belief that while heating assistance is one important part of achieving financial stability for low-income clients, the financial problems faced by clients cannot be fully addressed without taking a holistic approach. Case managers provided a variety of services to clients, but also connected clients to a variety of other services designed to help them become personally and financially independent.

REACh ran from 2005 to 2008. During that time 872 clients were entered into the evaluation system. These clients received ongoing case management. In order to measure outcomes for the project, they completed a client survey and submitted utility billing and payment data at baseline as well as 6, 12, and 18 months after entering the program. The survey measured clientsô perceptions of their progress under REACh as well as collecting some client data (such as income) that could not be gathered from the utility data. The utility data measured clientsô usage, billing, payment, and any arrearages they might have had.

Client outcomes for survey data were overwhelmingly positive. Using matched pair data, it was found that clients income increased from about $18,000 at baseline to over $20,000 18 months later. Clients also reported a greater ability to manage various life issues related to energy use, housing, and employment, though clients did not report any change in financial issues. Fewer clients skipped needed medications, meals or housing payments in order to pay utility bills after enrolling in REACh. This supports client reports that they are better able to manage energy and housing issues. There was not an increase in the percent of clients that had access to a savings account, nor was there an increase in the percent of clients with checking accounts. This might explain, at least in part, why clients did not report any change in their ability to manage financial issues. Clients did report receiving fewer past-due and shut-off notices after enrolling in REACh, though there was no significant change in the percent of clients who had been disconnected from service. The percent of clients that had been disconnected however was already low at baseline, leaving little room for improvement.

While clientsô utility data was not as positive as the survey data, it was still mostly positive. There was a significant increase in the percent of clients who had no arrearage at each time point after baseline. Clients were able to make more regular payments after entering the program, and that continued throughout their enrollment. The average arrearage for clients did not change significantly. However, given the large increases in utility costs during this time, the fact that arrearages did not rise should be seen as a positive outcome.

Introduction

This Final Evaluation Report of the Residential Energy Assistance Challenge (REACh) project presents evaluation results for data collected throughout the three-year project. Data representing baseline, 6, 12, and 18 month results are included. This project is funded by the U.S. Department of Health and Human Services, Office of Community Services. It is coordinated by the Massachusetts Department of Housing and Community Development. The evaluation has been conducted by the University of Massachusetts Donahue Institute (the Institute).

Description of the Project

REACh began as an initiative of two Community Action Programs (CAPs) here in Massachusetts, ABCD Inc. in Boston and Action, Inc. in Gloucester. The original program began in 2002 and ran until 2005. While that project began with the original two agencies, it grew to include four more Massachusetts CAPs. During the second year of the original grant CAPs from Holyoke, South Shore, Lynn, and Fall River joined this initiative. The results from the initial three years of funding were promising enough that a second three-year grant was awarded in 2005 for all six agencies. This report reflects the results from the second three years of funding.

The REACh program was designed to help low-income households become energy self-sufficient through case-managed ñone stopò services to coordinate self-sufficiency interventions and advocacy, aggressive interventions to reduce debt and resolve utility arrearages, expansion of access to benefits and resources, and programs to teach financial literacy and asset development. REACh case workers have been trained to intervene with potential clients who come to energy and social service agencies to obtain fuel assistance. Clients who are judged to have some opportunity or potential to alter their economic circumstances are identified and approached to determine their level of interest in participating in the program. The program offers clients a variety of direct and referral services to assist them in bringing their financial circumstances under greater control. These include such things as providing household budget counseling, home weatherization services, arrearage forgiveness advocacy, and referral to an array of emergency, family assistance, and educational services. Case workers negotiate short- and long-term goals with clients and follow up with clients for continued support and tracking. The intent of the project is to provide clients with ñone stop shoppingò and case management services in order to better coordinate services and thus improve client outcomes.

Client Need

The burden that energy costs have placed on low-income families has been especially acute in the Northeast. Oil prices rose very quickly leading up to the beginning of the REACh program, and the price stayed high throughout the three years of the program. Both oil and natural gas heating bills doubled in the year before the start of the REACh program, and arrearages for gas bills doubled between winter 2003-2004 and 2004-2005. Low-income families, many already suffering from financial crises, were unable to cope with these realities. In Massachusetts, where at least a third of REACh-eligible customers heat their homes with oil, energy assistance programs have not kept up with the need.

The demographic characteristics of the REACh projectôs target population at the beginning of the project suggested high levels of economic stress. One index of the frequency of financial crisis among potential REACh clients is the annual rate of utility shut-off notices. Despite participation in the Low-income Heating Assistance Program (LIHEAP), and the existence of a winter moratorium on shut-offs, a significant number of low-income energy consumers in Massachusetts experienced at least one interruption of service annually due to unpaid bills in the years before the project started. The rate at which consumers using oil heat required emergency service also indicated high unmet energy needs. Homelessness, frequently preceded by family economic crisis stemming from rent and utility arrearages, was rising among Massachusetts families. The length of time required to re-house homeless families had risen dramatically over the previous three years, in part as a result of high housing and energy costs, complicated by unpaid arrearages.

The impact of energy costs and associated financial distress was also being seen in clients inability to meet their health and nutrition needs. The Greater Boston Food Pantry Network, in conjunction with Project Bread, Inc., cited heat and housing costs as a principal cause for sharply rising food pantry utilization in the years preceding the project. In short, Massachusettsô severe climate meant that energy costs represented a serious challenge for vulnerable members of the community.

Target Population

The target population for the REACh project was selected to provide a focus on consumers who are at greatest economic risk and who have demonstrated histories of economic crisis in which high energy cost burdens have been a contributing factor. All participating households had to have an annual income of less than 150 % of the federal poverty level, and energy had to be a major component of the household budget.

The project area spread across Massachusetts and consisted of the combined service territories of all the CAP agencies involved with REACh. These agency catchment areas, comprising a mix of urban, suburban, and rural communities as well as Massachusetts Empowerment Zones, provided for a comprehensive test of the efficacy of the program model. The areas incorporate a wide range of housing types, household structures, and participating energy vendors.

The partner agenciesô energy programs serve a total of some 45,000 of the regionôs low-income families annually. Some of the heaviest concentrations of clients are centered in the neighborhoods of Bostonôs Empowerment Zone, Chicopee, Fall River, Gloucester, Holyoke, Lynn, and Taunton. LIHEAP clients in Massachusetts have an average family income of approximately 30% of the regional median. The largest proportion of clients lives in elder-headed single-person households; the next most frequent household structure comprises female-headed single-parent families. There are large minority and elderly populations in the cities. Major sources of income include Social Security (32%); AFDC (29%); income from wages (26%); and SSI (25%). About 33% of clients heat with oil, 51% with gas, and 7.4% with electricity. Overall, 60% of agency clients live in multi-family housing with the rest living in single-family homes. While the quality of this housing varies widely, a majority of clients live in census tracts where over 60% of all units are classified as substandard.

Among the target population, there are families for whom the burden of paying utility bills along with other shelter costs, food, medicine, child care and other costs of living in Massachusetts lead to the lack of basic necessities, or even to homelessness. Data demonstrates that in the target areas for REACh, only a small percentage of eligible consumers receive all of the major energy discounts and related benefits to which they are entitled. Estimated penetration for major programs and services is as follows: LIHEAP, 25%; Weatherization, 19%; and electric and gas discounts, 27%.

Program Assumptions

The REACh project recognized that low-income families could not attain long-term energy self-sufficiency unless they developed a basic level of economic resources, which in turn allowed for timely payment of bills, investment in tangible assets, and protection from sudden crisis. Energy programs, while they can be a part of this long-term solution, are not enough in themselves. Energy self-sufficiency and non-energy resources are therefore closely linked. In Massachusetts, and in other states where energy discounts and related consumer energy benefits are available, the total monetary value of these programs, especially over time, can be enough to significantly reduce the overall economic imbalance in the lives of poor families. When combined with other benefits to which low-income households are typically entitled, but frequently do not receive, the infusion of cash and services represented can create modest surpluses which are available to support investment in family and individual assets, and secure long-term energy self-sufficiency.

There are many very low-income families who have not accessed services available to them, including services that exist to help lower their energy burdens and enable them to pay their energy bills on a regular basis without jeopardizing their ability to afford the other necessities of life. The range of reasons for families not taking advantage of available services is very broad: limited literacy; limited knowledge of services available; physical or mental disabilities; stays in halfway houses, hospitals, prisons or shelters; inability to take advantage of weatherization and energy efficiency services offered by the CAPs because their houses need rehabilitation not provided through those programs; or other conditions that affect a personõs ability to follow through in seeking help. REACh utilized the formal and informal structures of neighborhoods to facilitate outreach. The project also developed culturally and linguistically appropriate means of reaching vulnerable consumers.

If low market penetration limited the access of poor families to discounts, LIHEAP, and related services, the low levels of linkage between energy programs and other benefits substantially reduced the potential of these programs to build family assets and ultimately change the life trajectory of recipients. The problem of program ñconnectivityò works both ways: energy program clients may not have had access to non-energy services, while vulnerable households involved with other social service systems may not have been linked with energy services. Some of these lost opportunities for leveraging arose from complicating factors in the lives of clients. Some were the result of information gaps on the part of case workers. Many more were traceable to the rigid organization of social services into separate ñsilos,ò with separate applications and eligibility requirements. Simple logistical problems like time and effort required deterred many families from seeking multiple services. By creating unified mechanisms for referral and service delivery, REACh sought to reduce these barriers.

There was an absence of structures which could help families put potential resources to the best possible use. Even when the full range of benefits were made available, family gains were likely to be largely short-term in the absence of a concerted plan for identifying self-sufficiency goals, targeting resources to meet those goals, and overcoming the inevitable obstacles which arise in the course of building family assets and opportunities. REACh provided direct assistance in a context of education, planning, and case-managed support for families. During the delivery of basic energy services, conservation education was emphasized. As families were helped to reduce debt and arrearages, ñfinancial literacyò education promoted responsible budgeting. To help families save, and put their savings to use in promoting energy self-sufficiency, a case manager provided ongoing counseling and guidance, including help accessing Individual Development Accounts (IDA) and homeownership.

Methodology

Data Collection

Clients were enrolled by case workers at each of the CAP agencies, and case workers were responsible for data collection for the evaluation. This was necessary for several reasons. Case workers have access to clients and develop the trust of clients over time. Information that is sought from clients is somewhat invasive and is more likely to be provided to a trusted advocate. The evaluation information that is gathered is, in large part, data that is informative to the case manager in their ongoing work with the client. Case workers have access to information (e.g., utility bills) that would not be otherwise generally available to the evaluator. Finally, from a practical stand-point it would be impossible for the evaluator to collect data from six different sites.

Client data was collected from three sources. The first source of client data was their LIHEAP application. The second source was a client survey administered when the client enrolled for baseline data, and then again 6, 12, and 18 months after enrolling. Finally, utility data was collected for a sample of clients that use gas and/or electric utilities.

After the client enrolled in REACh, their case worker sent the evaluator a copy of their fuel application; this was only sent at baseline and was used for descriptive purposes only. The client description portion of the Results section (p. 7) is based on fuel application data. In addition to the fuel application, case workers also sent in the clientsô baseline survey. The evaluator entered the clients into the evaluation database and than sampled half of all the clients sent in for the purpose of collecting and analyzing gas and electric utility data.

A sample of clients was used for the utility data due to the time intensive nature of this portion of the data collection. Case workers received an updated list of which clients had been selected every 4 to 6 weeks and collected baseline data for all clients that had been added to the list. Just as they did for the surveys, case workers sent in utility data for those clients that had been sampled at 6, 12, and 18 months after enrolling in REACh.

The survey measured the clientsô perceptions of their ability to manage a wide range of life issues. These issues included financial issues such as access to credit, housing issues such as how secure the clientsô housing was, and energy issues such as clientsô ability to make on-time payments. The survey was also used to gather data that was not included in utility data. Clients reported their income as well as whether they had received a past-due or shut-off notice for their gas, electric, or oil service. They also reported if their service for any of these utilities had been disconnected. Finally, the survey documented the services clients needed and had been enrolled in during the previous six months. Services that were listed in the survey include utility discount programs, level bill and arrearage payment plans, financial assistance services (including financial planning), job training, transportation assistance, and many others. A copy of the REACh survey can be found in Appendix A.

Electric and gas utility data was collected for those clients who had been sampled. Client usage, billing, payment, and arrearages were tracked from 11 months prior to enrolling in REACh to 18 months after enrolling. Reducing client arrearages and increasing the number of payments clients were able to make represented two of the primary goals of REACh.

When the fuel application data was received it was hand entered into a database. As client survey and utility data was sent to the evaluator, it was checked for errors. The survey was checked to ensure that it was filled out correctly and clearly. Checking the utility data was much more time consuming. Case managers completed a work sheet called a ñU Formò that tracked all the necessary utility data (usage, billing, payments, and arrearages). When this form was sent in, the case worker included supporting documentation in the form of billing and payment histories gathered from the clientœs utility provider. The evaluator used this documentation to ensure that all utility data was correct. Once the survey and utility data was checked, it was scanned into a data file. That data file was then checked against the hard copy to ensure that everything had scanned properly.

Occasionally, there was insufficient supporting documentation from a clientœs utility company. For example, some clients had large unexplained drops in arrearages. In some cases these arrearage reductions would coincide with a new name on the account. In cases such as this, the clientœs data was not used in any analysis.

No new clients were added to the evaluation system after January 2008 and all data collection ended that June. Fuel application data was used to describe the clients at baseline. The analysis of the fuel application was based on descriptive statistics such as frequencies and averages. The analysis of the survey and utility data was more complex. Survey and utility baseline data was compared to data at 6 months as well as at 12 and 18 months. This analysis was done using matched pair data, unless otherwise noted in the analysis. Matched pair data means that only clients with data at both time points are used in the analysis. This is done to avoid misleading results caused by attrition. For example, if unmatched pairs are used and there is a drop in the average arrearage between baseline and 6 months after enrollment, it could be caused by clients with high arrearages dropping out of the program rather than by any change in client circumstances.

Three indicators are used to measure REAChœs impact on clientsô ability to pay their utility bills. First, the average arrearage at baseline is compared with the average arrearage at each of the subsequent time periods. Next, the number of payments made per month for the 11 months before entering the program is compared to the number of payments made per month up to 6 months, 12 months, and 18 months after entering the program. A payment per month is simply the total number of payments made during the time period divided by the total number of months, and it describes the percent of the time that a client made an on-time payment (although this payment is not necessarily the full amount due). Payments per month was used instead of the total number of payments to account for differences in the number of months in each time period (11 months up to baseline, six months for each subsequent time period) and because some clients only had partial data at one or more time period. For example, some clients did not have the full 11 months of data before baseline; others may have had utility data for 4 months after enrolling instead of 6. Also, any payment made on a clientœs account, whether it was made by the client, by the utility (as in arrearage forgiveness programs), or by a third party such as the low-income heating assistance program, is counted as a payment for the purposes of measuring this indicator. Payments made by people or organizations other than the client are included because clients may choose not to make a payment themselves in a month when they know a payment is going to be made on their behalf.

The third measure of client progress in terms of utility bills is the percent of clients at each time period with no arrearage. It is possible for the average arrearage to be unchanged or actually increase even as the percent of clients that have no arrearage increases. This can happen when some clients have large enough increases in their arrearage to offset those clients that have paid off their entire arrearage.

All analysis of the utility data was done using matched pairs for outcomes at baseline and 18, baseline and 12, and baseline and 6 months. Changes in client outcomes from baseline to each of the later time points were tested for statistical significance. To say a change is statistically significant simply means that the change is large enough that it is unlikely to have occurred by chance. All comparisons of the utility data were done using nonparametric tests because the data was not normally distributed. The comparison of average arrearage and payments per month was done with the Wilcoxon signed rank test using a 95% confidence level. The McNemar test was used for the analysis of the percent of clients with no arrearage at baseline compared to each of the following time periods, also using a 95% confidence level.

In addition to analyzing client outcomes overall for utility data, clients were separated into low, middle-low, middle-high, and high arrearages based on the amount they owed at baseline. This was done under the assumption that client outcomes might vary depending on the amount they owed when they entered the program. Clients classified as having a low arrearage amount had arrearages ranging from -$282 (i.e. they had a credit) to $207. Clients with a medium-low designation had arrearages ranging from $208 to $460, while the medium-high category included clients with arrearages from $461 to $952. The high arrearage category started at $953 and went to the highest arrearage at baseline ($7438). Results for each arrearage range is reported below along with the results for clients overall.

The analysis of the survey data was handled in a similar fashion to the analysis of the utility data. Matched pair data was used to compare client data at baseline with data at 6, 12, and 18 months. Clientsô reported income is compared to see if there has been a statistically significant change. Also compared for statistically significant changes are the percent of clients who had skipped one of three necessary services (medication, meals, and/or housing payments) and the percent of clients who had a saving or checking account. Finally, clientsô perceptions of their ability to manage various life issues, and the percent of clients using a selection of services related to the low-income heating assistance program were compared from baseline to each subsequent time period for a significant change. Changes in income and in the life issues scales were compared using the Wilcoxon signed rank test. The McNemar test was used to compare changes in the percent of clients using the various services, the percent of clients who had skipped one of the necessary services, and the percent of clients who had a savings or checking account. A 95% confidence interval was used for all tests.

Results

Client Description

Eight hundred and seventy-two (872) households were enrolled in the REACh evaluation. Sixty-seven (67%) percent of these households had three or more people living in them, and 82% of them had at least one child. For households with a child, the average number of children living in the home was two. The fuel applicants from whom REACh participants were recruited were 85% female. In fact, 57% of households that participated in REACh were single parent homes with a female head of household. By comparison, only 2% of households were single parent homes with a male head of household.

The average age of REACh applicants was 37. For households with two adults, the average age of the second adult is 33. Forty-three percent (43%) of REACh applicants have a high school diploma or General Educational Development (GED) certificate. An additional 20% of applicants have some post-secondary education, and 11% have graduated from a two or four year post-secondary institution.

Most REACh participants (66%) were white. African-Americans were the second largest racial group at 19% of all clients. Twenty-two percent (22%) of REACh participants identified as Hispanic. Clients could choose both a racial and ethnic category, which is why these categories add to more than 100%.

Seven percent (7%) of REACh households with children had at least one child with no health insurance, and 19% of households had at least one adult with no health insurance. Seventy-four percent (74%) of clients live in multi-unit homes. Twenty percent (20%) of clients owned their home at baseline. The mean mortgage cost for clients that owned their homes was $1,190; the mean rent for those that rented was $529. Natural gas was the largest source of heating fuel for REACh clients with 74% of clients using this fuel. Another 16% of clients heated their homes with oil, and 7% heated with electricity. The average income for all clients was $17,228.

Attrition

One of the biggest challenges for REACh was client attrition. At baseline 870 clients completed the survey; at 6 months 449 clients completed surveys, which represents a 48% decline in participation. Furthermore, there was an additional 28% decline to 12 months (323 clients completed surveys) and a 40% decline to 18 months (194 clients). At 12 and 18 months the decline can be partly attributed to clients who enrolled within the last year or year and half not being enrolled in the program long enough to complete these surveys. Any client who enrolled with 17 months or less remaining in the program would never have been eligible to complete the 18 month survey; similarly anyone who enrolled with less than a year remaining would never have been eligible to complete the 12 month survey. However, there is still a significant decline in participation at 6 months. Attrition can probably be explained by the fact that low-income families tend to move a lot, as well as by a percentage of clients that became discouraged with catching up on their utility bills. In the future better targeting of clients could ameliorate some of the attrition in REACh or similar programs. It is also important to note that the number of clients that dropped out of the program does not change the analysis of the impact of the program on clients that remained in REACh. If REACh helped those clients that remained in the program, then the important issue becomes trying to reduce the number of clients that drop out of the program.

Number of Clients who Completed REACh Survey by Time Period			
Baseline	6 Months	12 Months	18 Months
870	449	323	194

Utility Data

Clientsô electric and gas utility data was tracked from 11 months before entering REACh to 18 months after entering the program. Usage, arrearage, billing, client payment, and third-party payments were all tracked. The goal was to help clients reduce their arrearage and make more regular payments. The utility data portion of the results section begins with a description of the average arrearage, percent of clients with no arrearage, and percent of payments made at each time period for unmatched cases. Data for unmatched cases is used to give an overview of client outcomes at each time period and as a comparison for using match paired data. After reporting the unmatched data for each time period there is an analysis using matched cases for baseline and 18 month data, baseline and 12 month data, and baseline and 6 month data.

When analyzing changes in arrearages for clients enrolled in this program, it is important to keep in mind that utility costs were increasing dramatically during the same time period this program was being implemented. Natural gas prices increased upwards of 30% over the three years, and electric prices increased 13% in the last year of the program alone. All of this was on top of the large increases in utility costs and arrearages in the year before REACh began. Clients put on a levelized payment plan may have quickly found that their payments were no longer large enough to pay their bill, pay down their arrearage, and keep pace with rising cost. Clients who made payments but still saw their arrearages growing may have become discouraged and come to believe that they could not catch up on their bills no matter what they did. In these circumstances, no increase in arrearage can be seen as a positive outcome.

Unmatched Pairs Data

Using unmatched pair data, at baseline clients owed $737 on average; they owed an average of $918 on gas utilities and $586 for electric utilities. Clientsô overall arrearage drops to $716 at 6 months, before rising at 12 months ($865) and then falling again at 18 months ($749). For gas utilities the average arrearage drops from $918 to $871 at 6 months, then increases to $1278 at 12 months, before declining again at 18 months to $1074. The changes in electric utility arrearages for unmatched pairs follow a different path. At 6 months the electric arrearage is flat ($586 at baseline to $590), before dropping to $528 at 12 months and $468 at 18 months. Since these averages are based on unmatched pairs it is impossible to know if changes in arrearages are due to the program or reflect changes caused by program attrition.

Mean Arrearage for all Clients at Each Time Point (Unmatched Pairs)

	Baseline	Six Months	Twelve Months	Eighteen Months
N	626	470	243	106
Total Arrearage	$737	$716	$865	$749
N	285	211	109	49
Gas Arrearage	$918	$871	$1278	$1074
N	341	259	134	57
Electric Arrearage	$586	$590	$528	$468

At baseline, 6% of clients have no arrearage, the percentage increases to 11% at 6 months after entering REACh, 10% 12 months after entering, and 20% 18 months after entering the program. The percentage of clients with no arrearage is increasing even though the average arrearage is flat or increasing.

Percent of Clients With No Arrearage at Each Time Point (Unmatched Pairs)				
	Baseline	Six Months	Twelve Months	Eighteen Months
N	626	470	243	106
Percent no Arrears	5.9%	10.9%	9.9%	19.8%

Clients are also increasing their ability to make on-time payments. At baseline, clients made payments 43% of the time. The percentage of payments made increased to 54% at 6 months, 52% at 12 months, and 57% at 18 months.

Payments Per Month at Each Time Period (Unmatched Pairs)				
	Baseline	Six Months	Twelve Months	Eighteen Months
N	626	470	243	106
Payments	43%	54%	52%	57%

Baseline to Eighteen Months

Using matched pair data, the average arrearage for gas and electric utility bills does not change in a statistically significant way from baseline to 18 months after enrollment. That is true for all clients and for clients in the low, middle-low, middle-high, and high arrearage categories. However, while the average arrearage has not changed, there is a large, and statistically significant, increase in the percent of payments clients are able to make and in the percent of clients that have no arrearage.

At baseline for these clients, the average arrearage for gas and electric utilities combined is $772, and at 18 months it remains basically flat at $756. However, given the rising utility costs over the three years of the REACh project, no increase in arrearage can be seen as a positive outcome.

Mean Arrearage for all Clients at Baseline and Eighteen Months					
Arrearage	Lowest	Middle-low	Middle-high	Highest	Total
N	28	26	19	31	104
Baseline	$85	$329	$648	$1840	$772
18 Months	$141	$438	$917	$1479	$756
Significance	NS*	NS*	NS*	NS*	NS*

*NS means any change is not statistically significant

At baseline, 6% of the clients with data at both baseline and 18 months had no arrearage, at 18 months 20% of those same clients had no arrearage. When comparing the percent of clients with no arrearage by the size of the arrearage at baseline, this pattern holds at all levels, even though the change is only statistically significant for clients overall.

Percent of Clients with No Arrearage at Baseline and Eighteen Months					
Arrearage	Lowest	Middle-low	Middle-high	Highest	Total
N	28	26	19	31	98
Baseline	21.4%	0.0%	0.0%	0.0%	5.8%
18 Months	42.9%	11.5%	10.5%	12.9%	20.2%
Significance	NS	NS	NS	NS	Sig.*

*Sig. means changes are statistically significant

The percent of payments that are made on clientsô accounts increases significantly from baseline to 18 months. For the 11 months leading up to enrollment in REACh a payment was made on clientsô accounts 44% of the time. From 12 to 18 months after enrolling in REACh payments were made 56% of the time. While the figure at 18 months may seem low, it is important to remember that LIHEAP payments often cover several monthsô worth of bills. Clients may choose not to make payments just before or just after they receive LIHEAP benefits because the payment is large enough to cover more than one monthôs bill.

Payments Per Month at Baseline and Eighteen Months					
Arrearage	Lowest	Middle-low	Middle-high	Highest	Total
N	28	26	19	31	104
Baseline	59%	42%	36%	36%	44%
18 Months	69%	50%	44%	56%	56%
Significance	NS	NS	NS	Sig.	Sig

This same pattern holds when analyzing gas and electric utilities separately. The average arrearage is essentially unchanged, but there is an increase in the number of payments clients are able to make and in the percent of clients with no arrearage.

Mean Gas Utility Arrearage for all Clients at Baseline and Eighteen Months					
Arrearage	Lowest	Middle-low	Middle-high	Highest	Total
N	6	11	10	21	48
Baseline	$55	$331	$640	$2158	$1160
18 Months	$263	$329	$922	$1790	$1084
Significant	NS	NS	NS	NS	NS

Mean Electric Utility Arrearage for all Clients at Baseline and Eighteen Months					
Arrearage	Lowest	Middle-low	Middle-high	Highest	Total
N	22	15	9	10	56
Baseline	$93	$327	$657	$1171	$439
18 Months	$107	$518	$912	$825	$475
Significance	NS	NS	NS	NS	NS

Baseline to Twelve Months

When analyzing client arrearages at baseline and 12 months for gas and electric utilities combined, the results are similar to the baseline and 18 month comparison. There is no statistically significant change in the average arrearage, but there is an increase in the number of payments made and in the percent of clients with no arrearage. At baseline, these clients owed $793 on average, and 12 months later they owed $874. This does not represent a statistically significant change, nor was there a significant change for any of the sub-groups analyzed.

Mean Arrearage for all Clients at Baseline and Twelve Months					
Arrearage	Lowest	Middle-low	Middle-high	Highest	Total
N	59	59	56	65	239
Baseline	$79	$332	$678	$1958	$793
12 Months	$182	$401	$801	$1994	$874
Significance	Sig.	NS	NS	NS	NS

At baseline, almost 5% of clients have no arrearage; 12 months later 10% of these clients had no arrearage. This change represents a 118% increase in the number of clients with no arrearage. There are no statistically significant changes in the percent of clients with no arrearage by sub-group; however, the pattern of increasing percentages of clients having no arrearage is seen for every arrearage level except the highest. The highest arrearage-level group had no clients without an arrearage at either baseline or 12 months after enrolling.

Percent of Clients with No Arrearage at Baseline and Twelve Months					
Arrearage	Lowest	Middle-low	Middle-high	Highest	Total
N	59	59	56	65	239
Baseline	18.6%	0.0%	0.0%	0.0%	4.6%
18 Months	30.5%	5.1%	5.4%	0.0%	10.0%
Significance	NS	NS	NS	NS	Sig.

Payments were made on these clientsô accounts 41% of the time in the months leading up to baseline, but from 6 to 12 months after enrolling in the program payments were made half the time. The story is similar to the one at 18 months; REACh seems to help clients make more regular payments on their utility bills. Every sub-group saw an increase in the percent of time they were able to make payments, with clients at the highest arrearage level seeing an especially large increase, going from making payments a third of the time at baseline to half the time at 12 months.

Payments Per Month at Baseline and Twelve Months					
Arrearage	Lowest	Middle-low	Middle-high	Highest	Total
N	59	59	56	65	239
Baseline	54%	41%	36%	33%	41%
18 Months	59%	50%	41%	50%	50%
Significance	NS	Sig.	NS	Sig.	Sig.

When examining gas and electric utility data separately, the results are somewhat different from the combined data. The mean average arrearage for gas utility clients increases from $1119 at baseline to $1282 at 12 months. This increase is statistically significant at the 95% confidence level. There is an especially large increase for clients who had the lowest arrearage at baseline. These clients had a mean average arrearage at baseline of $56, but that increased to $283 at 12 months.

Mean Gas Utility Arrearage for all Clients at Baseline and Twelve Months					
Arrearage	Lowest	Middle-low	Middle-high	Highest	Total
N	18	22	27	41	108
Baseline	$56	$336	$709	$2275	$1119
12 Months	$283	$370	$836	$2503	$1282
Significance	Sig.	NS	NS	NS	Sig.

The arrearages for electric utility clients did not change in a statistically significant amount. However, the average arrearage for clients with the highest arrearage did drop by a statistically significant amount. At baseline the average arrearage for this group was $1417, and at 18 months it had dropped to $1124.

Mean Electric Utility Arrearage for all Clients at Baseline and Twelve Months					
Arrearage	Lowest	Middle-low	Middle-high	Highest	Total
N	41	37	29	24	131
Baseline	$90	$329	$648	$1417	$524
12 Months	$138	$419	$767	$1124	$537
Significance	NS	NS	NS	Sig.	NS

Baseline to Six Months

From baseline to 6 months the average arrearage of clients was largely unchanged. At baseline the average arrearage was $711 and at 6 months it was $712. Clients in the middle-high arrearage category did see a significant drop in their average arrearage however. The arrearage for these clients dropped from a mean average of $681 at baseline to $623 at 6 months.

Mean Arrearage for all Clients at Baseline and Six Months					
Arrearage	Lowest	Middle-low	Middle-high	Highest	Total
N	118	121	112	108	459
Baseline	$70	$333	$681	$1867	$711
6 Months	$139	$322	$623	$1866	$712
Significance	Sig.	NS	Sig.	NS	NS

While the average arrearage for clients did not change, the percent of clients with no arrearage almost doubled, going from 5.9% to 10.7%. This is particularly impressive given the short timeframe involved here. There was a particularly large increase among clients in the middle-low arrearage range. At baseline all of these clients had an arrearage, but after 6 months 13% had no arrearage.

Percent of Clients with No Arrearage at Baseline and Six Months					
Arrearage	Lowest	Middle-low	Middle-high	Highest	Total
N	118	121	112	108	459
Baseline	22.9%	0.0%	0.0%	0.0%	5.9%
18 Months	24.6%	13.2%	2.7%	0.9%	10.7%
Significance	NS	Sig.	NS	NS	Sig.

The number of payments made on clientsô accounts increased significantly from baseline to 6 months. At baseline clients were able to make a payment 42% of the time, but at 6 months that had increased to 55% of the time. Every sub-group saw an increase in the percent of payments made. Clients in the highest arrearage category saw the largest increase in payments made. At baseline 31% of payments were made by this group, but 6 months after enrollment that figure rose to almost half of all payments.

Payments Per Month at Baseline and Six Months					
Arrearage	Lowest	Middle-low	Middle-high	Highest	Total
N	118	121	112	108	459
Baseline	55%	43%	39%	31%	42%
18 Months	62%	57%	53%	48%	55%
Significance	Sig.	Sig.	Sig.	Sig.	Sig.

The average gas utility arrearage for all clients does not change significantly from baseline to 6 months. However, there are significant changes among the arrearage subgroups. Clients in the middle-low and middle-high arrearage ranges saw a significant drop in average arrearage. The average arrearage at baseline for clients in the middle-low arrearage range was $335, which then drops to $247 at 6 months. For clients in the middle-high category the average arrearage decreases from $691 at baseline to $547 at 6 months. Clients in the lowest arrearage range saw their average arrearage increase from baseline to 6 months. At baseline their average arrearage was $58, which then increased to $157 at 6 months.

Mean Gas Utility Arrearage for all Clients at Baseline and Six Months					
Arrearage	Lowest	Middle-low	Middle-high	Highest	Total
N	41	46	53	66	206
Baseline	$58	$335	$691	$1962	$893
6 Months	$157	$247	$547	$1964	$857
Significance	Sig.	Sig.	Sig.	NS	NS

The average electric utility arrearage for all clients does not change significantly from baseline to 6 months, and the average arrearage for most of the sub-groups also does not change. The one exception was clients in the lowest arrearage range. These clients saw an increase in their average arrearage from $76 at baseline to $129 at 6 months.

Mean Electric Utility Arrearage for all Clients at Baseline and Six Months					
Arrearage	Lowest	Middle-low	Middle-high	Highest	Total
N	77	75	59	42	253
Baseline	$76	$332	$671	$1717	$563
6 Months	$129	$368	$691	$1711	$594
Significance	Sig.	NS	NS	NS	NS

Utility Data Conclusion
Utility data outcomes for REACh clients were largely positive. Clients were able to increase the number of payments made on their accounts. In the months leading up to enrollment in REACh, clients made utility payments about 43% of the time. At 6 months that figure rose to 55%; at 12 months it was 50%; and at 18 months it was 56%. The increase in percent of payments made at 6, 12, and 18 months represents a significant change over baseline data. While the percent of payments made even at 18 months may seem low still, it must be remembered that clients will skip payments before or after LIHEAP or similar payments when the size of the benefit they receive is large enough to pay more than one month of utility bills.

As clients are increasing the number of payments they are able to make, the percent of clients with no arrearage also increases. This percentage increased from approximately 5% at baseline to almost 11% at 6 months, 10% at 12 months, and 20% at 18 months. Each of these changes represents a significant improvement from baseline.

Clientsô average arrearage is largely unchanged over the course of their enrollment in REACh, despite the fact that there was an increase in the number of payments clients made and an increase in the percent of clients with no arrearage. However, given the large increases in utility costs during the three years of the program, holding arrearages steady should be seen as a positive outcome. Without the support of REACh, more clients may have seen growing arrearages.

When analyzing the impact of the REACh program on client arrearages it is necessary to reconcile three trends in the data. The average arrearages for clients at the end of each time period are largely unchanged, despite that the percent of clients who have no arrearage increases considerably and clients are increasing their ability to make utility payments (as measured by the percent of payments made during each time period). How is it that clients are making more payments, and the percent of clients who have no arrearage is increasing, but the average arrearage is mostly unchanged? Client arrearages are becoming more extreme; some clients are paying off their utility debt, while others are seeing increases. In fact, both the lowest arrearage and the highest arrearage increase from baseline to each of the subsequent time periods. This can be measured by the range of arrearages at the end of different time periods. The range is the difference between the lowest arrearage and the highest arrearage. For the baseline and 18 month data the range is $5634 dollars at baseline (the lowest arrearage is -$16 and the highest is $5618), but the range increases to $7079 at 18 months (the lowest arrearage is -$250 and the highest is $6829).

Similarly, for the baseline and 12 month data the range increases from $5888 to $8132, and for baseline to 6 months it increases from $7708 to $8626. Thus, there are very divergent results for clients; some are making great strides in terms of the amount of money they owe electric or gas utilities and others have seen their arrearages grow by an amount similar to the amount other clients paid off.

Survey Data

Clients were surveyed at baseline, and than again 6, 12, and 18 months after entering the program. In the survey clients reported on a variety of outcomes related to the goals of the REACh project, including their perceptions of how well they were managing a variety of issues related to economic and personal well being. Clients were asked a series of questions related to energy issues, housing issues, financial issues, and employment issues. In order to measure how well clients were managing energy related issues, they were asked about their energy use, conservation, and utility payment. In order to measure housing issues, clients were asked about their housing security, adequacy, and safety and comfort. Similarly, for financial issues, clients were asked about debt management, access to credit, and availability of assets. For employment issues, clients were asked about transportation, educational status, job status and quality, and work skills and readiness. For each of the questions used to measure the various life issues, clients were asked to assess how well they were managing that aspect of their life. For example, one of the questions used to measure how well clients are managing energy issues was ñWhich of the following energy cost circumstances apply to you.ò

For each question clients could choose one of five response options: 1) severe or unmanageable problem; 2) significant problem but some potential for management; 3) somewhat of a problem that is not well controlled; 4) somewhat of a problem but mostly under control; 5) not a problem. These scales reflect a major objective of the project: to assist clients in gaining control over budgetary, energy, and other aspects of their lives to reduce their need for fuel assistance. These scales are based on similar scales used by other REACh programs (such as the Mississippi ROMA Family Development program). The measures were sometimes completed by the clients themselves but, more often, were completed by case workers during interviews.

For the purposes of analysis, clientsô responses to the questions used to measure each of the issues were summed, so that, for example, if a client said they had a ñsevere or unmanageable problemò for all three of the questions used to measure their status concerning energy issues, their score for energy issues would have been a three. Similarly, if a client responded ñnot a problemò for all three questions they would have scored a 15, therefore the higher the client scores the better they believe (or the caseworker believes) they are managing that issue. After creating scores for clients, an average score for all clients was determined for each of the issues at every time period (baseline, 6 months, 12 months, and 18 months) in order to measure whether client perceptions of their ability to manage each of the issues improved after enrolling in REACh. If clientsô ability to manage these issues is improving, the average score should increase after entering the program.

In addition to measuring how well clients manage a variety of life issues, clients were asked about their income in their survey. They were also asked whether they had received a past-due or shut-off notice for their gas or electric utilities, or if they had been disconnected from either of these services. The survey asked whether clients had skipped necessary medications, any meals, or a housing payment in the last 6 months. The percent of clients who had skipped one or more of these at baseline and then at each subsequent time point are compared as a part of the survey analysis. Clients were also asked if they had a savings or checking account.

Finally, the survey measured client enrollment in a variety of REACh related services. The survey asked about 28 different services, but 6 of them are directly related to the low-income heating assistance program that forms the basis of the REACh program. These services are the natural gas discount, electricity discount, high-energy fuel assistance benefit, utility arrearage forgiveness program, the levelized arrearage payment plan, and the continuous level billing plan. Increasing client enrollment in these programs represents another significant goal for the program.

Below is an analysis of client outcomes on the various life issues, income, service enrollment, as well as past-due notices, shut-off notices, and disconnections. Comparisons are made using matched pair data for baseline and 18 months, baseline and 12 months, and baseline and 6 months.

Base-Eighteen

One hundred and ninety four (194) clients completed interview forms at baseline and 18 months. These clients saw increases in income and in three out of four key indicators of economic and personal well-being. The average income for clients increased by $2,370. At baseline, clientsô average income was $18,277 and at 18 months it was $20,647. Clients also saw increases in their ability to manage energy, housing, and employment issues. Clientsô score for energy issues increased by 22%, for housing issues it increased 9%, and for employment it increased 4%. Clientsô score for financial issues did not change significantly. The percent of clients that had skipped one or more of the necessary services dropped precipitously, but the percent of clients that had a savings or checking account was unchanged. Clients did increase their enrollment in three of the six services listed.

Baseline to Eighteen Interview data					
Category	Income	Energy	Housing	Financial	Employment
N	193	189	190	190	190
Baseline	$18,277	7.47	11.49	8.04	12.94
Eighteen	$20,647	9.13	12.54	8.44	13.43
Significance	Sig.	Sig.	Sig.	NS	Sig.

There was a significant decrease in the percent of clients with past-due and shut-off notices for their gas utility from baseline to 18 months. Past-due notices declined by 32%. At baseline, 68% of clients had at least one past-due notice, 18 months later 46% of clients reported having a past-due notice. Shut-off notices saw an even steeper decline. At baseline, 38% of clients had a shut-off notice; 18 months later only 10% of clients had a shut-off notice. This represents a 74% decline. There was no significant change in the percentage of clients that had been disconnected from service, though it is important to note that only a small percent of clients were disconnected at either baseline or 18 months after entering the program.

Baseline to Eighteen Gas Past-Due Notices			
N	169	172	177
Category	Past Due (Percent Yes)	Shut off (Percent Yes)	Disconnect (Percent Yes)
Baseline	68%	38%	6%
Eighteen	46%	10%	4%
Significance	Sig.	Sig.	NS

Clients had similar outcomes for electric utility notices from baseline to 18 months as they had for gas utility notices. There was a decrease in the percent of clients with both past-due and shut-off notices from baseline to 18 months. The percent of clients that had their electric utility shut off did not change significantly during this time period, but only a small percent of clients had been disconnected at either baseline or at 18 months.

Baseline to Eighteen Electric Past-Due Notices			
N	175	180	186
Category	Past Due (Percent Yes)	Shut off (Percent Yes)	Disconnect (Percent Yes)
Baseline	65%	30%	3%
Eighteen	52%	8%	1%
Significance	Sig.	Sig.	NS

At baseline 46% of clients had skipped medication, one or more meals, and/or a housing payment in order to pay a utility bill; that number dropped to 22% by 18 months. Clients did not have the same success in increasing their access to banking services. The percent of clients with a checking or savings account is unchanged from baseline to 18 months.

Client who Skipped a Necessary Service and Clients who have a Checking or Savings Account			
N	188	193	193
Category	Skipped Necessity*	Has Savings Account	Has Checking Account
Baseline	46%	32%	56%
Eighteen	22%	33%	58%
Significance	Sig.	NS	NS

* This represents the percent of clients that skipped a meal, needed medication, and/or a housing payment in the last 6 months in order to pay a utility bill

REACh clients increased their use of three of the six heating assistance related programs from baseline to 18 months. Client enrollment in the electricity discount increased from 65% of clients at baseline to 84% at 18 months. Enrollment in the high energy fuel assistance benefit increased from 58% at baseline to 70% at 18 months, and enrollment in level billing doubled from 19% of clients at baseline to 38% at 18 months. Client enrollment in the gas discount, arrearage forgiveness, and arrearage payment plans did not change significantly.

Baseline to Eighteen Services Used						
N	189	188	188	183	185	184
Category	Gas Discount	Electric Discount	High Energy Benefit	Arrears Forgiveness	Arrears Payment Plan	Level Billing
Baseline	71%	65%	58%	36%	30%	19%
Eighteen	68%	84%	70%	42%	37%	38%
Significance	NS	Sig.	Sig.	NS	NS	Sig.

Base-Twelve Data

Clients had similar outcomes from baseline to 12 months as they did from baseline to 18 months. Average income increased significantly, and client scores on three out of four life issues also increased significantly. Clientsô score for energy issues increased 12%, scores for housing increased 6%, and clientsô employment score increased 2%. Average income increased 13% or $2,279. There was also a significant decrease in the percent of clients that had received past-due and shut-off notices. Clients had to skip fewer of lifeôs necessities at 12 months, though they did not increase their access to banking services. Clients did increase their participation in all six of the services listed, however.

Baseline to Twelve Interview data					
Category	Income	Energy	Housing	Financial	Employment
N	321	313	317	316	318
Baseline	$18,202	7.73	11.50	8.02	13.15
Twelve	$20,481	8.67	12.13	8.20	13.39
Significance	Sig.	Sig.	Sig.	NS	Sig.

Client outcomes at 12 months for past-due notices, shut-off notices, and disconnections are also similar to outcomes at 18 months. There is a significant drop in the percent of clients with at least one past-due notice and a significant drop for shut-off notices for both gas and electric utilities. There is no significant change in the percent of clients that had been disconnected for either gas or electric, but the percent of disconnects is already small at baseline.

Baseline to Twelve Gas Past-Due Notices			
N	281	280	283
Category	Past Due (Percent Yes)	Shut off (Percent Yes)	Disconnect (Percent Yes)
Baseline	59%	28%	5%
Twelve	51%	13%	4%
Significance	Sig.	Sig.	NS

Baseline to Twelve Electric Past-Due Notices			
N	296	290	298
Category	Past Due (Percent Yes)	Shut off (Percent Yes)	Disconnect (Percent Yes)
Baseline	64%	28%	3%
Twelve	55%	11%	2%
Significance	Sig.	Sig.	NS

At baseline 42% of clients had skipped one of the necessary services in the previous six months to pay a utility bill, but from 6 to 12 months after enrolling in REACh only 24% skipped one of these services. There was not a significant change in the percent of clients that had a savings account or a checking account. At baseline, 32% of clients had a savings account and 56% had a checking account, at 12 months those figures were 30% and 57% respectively.

Client who Skipped a Necessary Service and Clients who have a Checking or Savings Account			
N	313	319	319
Category	Skipped Necessity*	Has Savings Account	Has Checking Account
Baseline	42%	32%	56%
Eighteen	24%	30%	57%
Significance	Sig.	NS	NS

* This represents the percent of clients that skipped a meal, needed medication, and/or a housing payment in the last 6 months in order to pay a utility bill

Clients increased their participation in all six heating assistance related programs from baseline to 12 months. Enrollment in the gas discount program increased by 22%; electricity discount enrollment increased by 41%; high-energy fuel assistance benefit increased 26%; arrearage forgiveness enrollment increased by 50%; enrollment in the arrearage payment plan increased by 74%; and enrollment in level billing increased by 211%.

Baseline to Twelve Services Used						
N	302	303	303	301	283	273
Category	Gas Discount	Electric Discount	High Energy Benefit	Arrears Forgiveness	Arrears Payment Plan	Level Billing
Baseline	64%	61%	54%	30%	22%	13%
Twelve	76%	86%	68%	45%	38%	41%
Significance	Sig.	Sig.	Sig.	Sig.	Sig.	Sig.

Base-Six Data

Only 6 months after entering the program clients were already showing positive outcomes from survey data. Average income increased by $967 (5%), and scores for energy and housing issues also increased. The energy issues score increased by 13%, and the housing score increased by 5%. There was no significant change at 6 months for financial or employment issues. There was a significant decrease in the percent of clients that had received past-due and shut-off notices from baseline to 6 months. There was also a drop in the number of clients that had skipped one of the necessary services. The percent of clients with savings and checking accounts declined from baseline to 6 months. Clients did increase their participation in all 6 of the services listed, however.

Baseline to Six Interview data					
Category	Income	Energy	Housing	Financial	Employment
N	447	434	438	442	440
Baseline	$18,020	7.87	11.69	7.97	13.31
Six	$18,987	8.85	12.25	8.04	13.30
Significance	Sig.	Sig.	Sig.	NS	NS

At 6 months there is a decline in the percent of clients that have a past-due or a shut-off notice for their gas utility, while there is no significant change in the percent of clients that have been disconnected. Past-due notices drop from 58% of clients to 51%, and shut-off notices drop from 24% of clients to 9% of clients.

Baseline to Six Gas Past-Due Notices			
N	383	379	386
Category	Past Due (Percent Yes)	Shut off (Percent Yes)	Disconnect (Percent Yes)
Baseline	58%	24%	5%
Six	51%	9%	2%
Significance	Sig.	Sig.	NS

For electric utility at 6 months there is also a decline in the percent of clients with a past-due or shut-off notice, but no significant change in the percent of clients that have been disconnected. The percent of clients with a past-due notice decreases from 64% at baseline to 55% 6 months after enrolling in the program, and the percent with a shut-off notice decreases from 30% at baseline to 8% at 6 months.

Baseline to Six Electric Past-Due Notices			
N	419	412	415
Category	Past Due (Percent Yes)	Shut off (Percent Yes)	Disconnect (Percent Yes)
Baseline	64%	30%	2%
Six	55%	8%	1%
Significance	Sig.	Sig.	NS

The percent of clients that had skipped one of the necessary services drops from 38% at baseline to 26% at 6 months. This is a significant decrease. However, there was also a significant decrease in the percent of clients that have savings accounts and the percent of clients that have checking accounts. At baseline 28% of clients have a savings account, 6 months later only one quarter do. As for checking accounts, at baseline 60% of clients had one, at 6 months this had decreased to 55%.

Client who Skipped a Necessary Service and Clients who have a Checking or Savings Account			
N	435	444	446
Category	Skipped Necessity*	Has Savings Account	Has Checking Account
Baseline	38%	28%	60%
Eighteen	26%	25%	55%
Significance	Sig.	Sig.	Sig.

* This represents the percent of clients that skipped a meal, needed medication, and/or a housing payment in the last 6 months in order to pay a utility bill

There is a significant increase in the percent of clients enrolled in all the services tracked from baseline to 6 months. The percent of clients enrolled in gas and electricity discount programs increased from 59% to 77% and 59% to 90%, respectively. There was a 52% increase in the percent of clients enrolled in the high-energy fuel assistance benefit. Enrollment in the arrearage forgiveness program increased from 25% to 61%, and similarly enrollment in the arrearage payment plan increased from 19% of clients to 49%. Finally, enrollment in level billing jumped from 11% of respondents to 44%.

Baseline to Six Services Used						
N	433	440	440	440	436	437
Category	Gas Discount	Electric Discount	High Energy Benefit	Arrears Forgiveness	Arrears Payment Plan	Level Billing
Baseline	59%	59%	52%	25%	19%	11%
Six	77%	90%	73%	61%	49%	44%
Significance	Sig.	Sig.	Sig.	Sig.	Sig.	Sig.

Survey Conclusion

Client outcomes as measured by the REACh survey are overwhelmingly positive. Clients improved across most measures at each time point, indicating that the program makes an impact on clients quickly and then sustains or even increases that over the 18 months that clients are enrolled in REACh. However, when the indicators are looked at across all 18 months, different patterns emerge for different indicators. Some indicators show steady improvement at each time point, while other indicators improve immediately, drop back at least a little, and then improve again. Finally some indicators improve at 6 months before declining at least somewhat at 12 and 18 months, though they remain at a higher level after 18 months than they were at baseline.

Income increases consistently from base to 6 to 12 to 18 months. Using the matched pair data at baseline, clients had an income of a little more than $18,000 on average, at 6 months that increases to almost $19,000, and then increases again at 12 and 18 months to well over $20,000.

The pattern of change for the various life issues is different from how client income changed. The energy and housing scales increase from baseline to 6 months, decline somewhat at 12 months (though they are both higher at 12 months than they were at baseline), before increasing again at 18 months to a higher score than they had achieved at 6 months. The employment scale is unchanged at 6 months, then increases at 12 and 18 months. Finally, the financial scale is basically unchanged over the course of clientsô enrollment in REACh.

The past-due and shut-off notices for gas and electric have similar patterns to each other. There is a large drop in the percent of clients that have a notice from baseline to 6 months, and then at 12 months the percentage is flat or increases slightly. Finally, at 18 months there is another significant drop. At every point after baseline the percent of clients with a past-due or shut-off notice is significantly lower than it was at baseline. The percent of clients that had their service disconnected does not change significantly.

Fewer clients skipped a meal, needed medication, and/or a housing payment in order to pay a utility bill after enrolling in REACh. There is a significant drop in the percent of clients who had skipped one or more of these services in the 6 months from baseline to each of the subsequent time periods. The decrease in skipping needed services is tangible evidence supporting clientsô claims that they were better able to manage energy issues after enrolling in REACh. There was not, however, an increase in the percent of clients with a savings account or the percent of clients who had a checking account. Actually, fewer clients had one of these account at 6 months than had it at baseline. At 12 and 18 months, though, the percent of clients with savings and with checking accounts is the same as at baseline. This might explain why clientsô perception of their ability to manage financial issues is also unchanged during their enrollment in REACh. Finally, the percent of clients using the various services measured sees a large increase from baseline to 6 months, and then smaller decreases at 12 and 18 months. A significantly higher percentage of clients were using three out of the six services (electric discount, high energy benefit, and level bill paying) at 18 months compared to baseline.

Conclusion and Recommendations

Overall and across most measures, REACh has worked. The program seems to have helped a significant number of clients pay off their arrearages. It has also helped clients make more utility payments. Over the three years of REACh and in the years before it started, there were large increases in utility costs. Despite these increases, clients overall did not see increases in arrearages, though they also did not reduce their arrearages.

Clients themselves recognized the impact that REACh had on their lives. Their perceptions of their ability to manage their lives across a range of economic and personal issues improved significantly during their enrollment in the program. This was borne out in reductions in the number of past-due and shut-off notices during their time with REACh and in significant increases in income over the 18 months that clients were tracked. The improved status of clients can also be demonstrated by the reduction in the percent of them who had skipped necessary medications, meals, or housing payment to pay a utility bill. Finally, clients were able to access a variety of services in much larger numbers because of the efforts of REACh case workers.

While REACh has clearly had a positive impact on its clients, it could still be improved. One way to improve the program would be better targeting of clients. Data from the evaluation could be used to identify the characteristics of clients who are most likely to benefit from a program like REACh. CAP agencies, or others, could then use these characteristics as part of qualifying future clients. Better targeting of services to those clients likely to benefit from REACh might also reduce program attrition

Appendix A

LASER
Intake and Follow-up Interview Form

Please complete this form for all clients who enter LASER beginning October 1, 2005. This form should also be used at the 6, 12, and 18 month interviews. Please make a copy of this completed form for your records and MAIL THE ORIGINAL to Terry Amick, UMass Donahue Institute, 100 Venture Way, Hadley, MA 01035. PLEASE PRINT LEGIBLY. ALL ITEMS IN BOLD ARE REQUIRED ENTRIES (SCANNER WILL NOT PROCESS FORMS IF THESE ITEMS ARE MISSING). Please use pen and do not use any felt tip pens.

Date completed form ☐☐ / ☐☐ / ☐☐
Month Day Year

Client's last name ☐☐☐☐☐☐☐☐☐☐

Client's first name ☐☐☐☐☐☐☐☐☐☐

Client ID ☐☐☐☐☐

Case worker's last name ☐☐☐☐☐☐☐☐☐☐

Agency
- O Boston ABCD
- O Gloucester Action, Inc
- O Lynn EO
- O Holyoke VOC
- O Fall River CFC
- O South Shore CAC

Form Type
- O Baseline Intake
- O 6-Month Interview
- O 12-Month Interview
- O 18-Month Interview

Is this client new to LASER (never participated before) or re-enrolled?

O New Client O Re-enrolled Client*

Clients who are eligible to be re-enrolled need to fulfill the following criteria:
1) ***Clients who finished the 18-month program but had a setback and find themselves in circumstances where they can benefit from re-enrolling in LASER; or***
2) ***Clients who previously went through LASER intake but never returned for follow-up and are past their 18-month date and now want to re-enroll (and who the caseworker determines can benefit).***

DO NOT RE-ENROLL CLIENTS WHO ARE STILL WITHIN 18 MONTHS OF THEIR ENROLLMENT DATE FROM THE PREVIOUS LASER PROGRAM.

Income

1. Current annual household income $ ☐☐ , ☐☐☐

Utility Arrearages

2. If you owe more than one month of payments (account is in arrears) on any of the bills listed to the right, enter the amount owed. ***(If nothing is owed, or only last month's bill is owed, enter a "0" in the box at the far right. If the client does not have the utility or service, fill in "NA.")***

Example

			NA
Gas	$ ☐☐ ,	☐☐ 0	O
Oil	$ ☐☐ ,	☐☐☐	●

Utility Arrearages

			NA
a. Gas	$ ☐☐ ,	☐☐☐	O
b. Oil	$ ☐☐ ,	☐☐☐	O
c. Electricity	$ ☐☐ ,	☐☐☐	O
d. Telephone	$ ☐☐ ,	☐☐☐	O
e. Cell Phone	$ ☐☐ ,	☐☐☐	O
f. Water/Sewer	$ ☐☐ ,	☐☐☐	O
g. Cable TV	$ ☐☐ ,	☐☐☐	O

1

Past Due Reminders, Shut-off Notices, and Disconnections

3. Do you currently have a past due reminder or collection notice for the following?

4. Do you currently have a shut off notice for the following?

5. Are you currently disconnected or has delivery been stopped (oil) for the following?

	Q3 Yes	Q3 No	Q3 NA	Q3 Number of reminders received during the past 6 months, including current time	Q4 Yes	Q4 No	Q4 NA	Q4 Number of notices received during the past 6 months, including current time	Q5 Yes	Q5 No	Q5 NA	Q5 Number of times disconnected or delivery stopped during the past 6 months, including current time
a. Gas	○	○	○		○	○	○		○	○	○	
b. Oil	○	○	○				●		○	○	○	
c. Electricity	○	○	○		○	○	○		○	○	○	
d. Telephone	○	○	○		○	○	○		○	○	○	
e. Cell phone	○	○	○		○	○	○		○	○	○	
f. Water/Sewer	○	○	○		○	○	○		○	○	○	
g. Cable TV	○	○	○		○	○	○		○	○	○	

If needed, contact Charlie Harak at NCLC for gas and electric shut off notices and disconnections.

Ability To Make Utility Payments

6. Are you able to pay the following bills in full or partial payments when they are due, or do you not pay them?

	Pay in Full	Pay Partial	Can't Pay	Doesn't Apply
a. Gas	○	○	○	○
b. Oil	○	○	○	○
c. Electricity	○	○	○	○
d. Telephone	○	○	○	○
e. Cell phone	○	○	○	○
f. Water/Sewer	○	○	○	○
g. Cable TV	○	○	○	○

7. Which of the following utility payment situations apply to you? *(Fill in only one bubble.)*

- **a. Severe or unmanageable problem (e.g., shut off)** ○
- **b. Significant problem but some potential for management (e.g., shut-off notices, can't make payments, etc.)** ○
- **c. Somewhat of a problem that is not well controlled (e.g., large arrearages, can only occasionally make payments, etc.)** ○
- **d. Somewhat of a problem but mostly under control (e.g., bills are past due or late, some payments made, etc.)** ○
- **e. Not a problem (e.g., payments up-to-date)** ○

Utility Consumption

8. How much do you spend annually on the following bills?

a. Gas	$ ___ , ___
b. Oil	$ ___ , ___
c. Electricity	$ ___ , ___
d. Telephone	$ ___ , ___
e. Cell phone	$ ___ , ___
f. Water/Sewer	$ ___ , ___
g. Cable TV	$ ___ , ___

9. Which of the following energy conservation situations apply to you? *(Fill in only one bubble.)*

- **a. Severe or unmanageable problem (e.g., no energy saving steps taken to reduce consumption)** ○
- **b. Significant problem but some potential for management (e.g., only turn down thermostats or other similar simple restrictions)** ○
- **c. Somewhat of a problem that is not well controlled (e.g., do-it-yourself measures such as putting plastic on windows)** ○
- **d. Somewhat of a problem but mostly under control (e.g., some professional measures have been taken)** ○
- **e. Not a problem (e.g., all measures taken, including audit; or house is efficient and needs no work)** ○

2

10. Which of the following energy cost circumstances apply to you? *(Fill in only one bubble.)*

- a. Severe or unmanageable problem (e.g., energy costs are extremely high) ○
- b. Significant problem but some potential for management (e.g., energy costs are very high) ○
- c. Somewhat of a problem that is not well controlled (e.g., energy costs are higher than normal) ○
- d. Somewhat of a problem but mostly under control (e.g., energy costs are average) ○
- e. Not a problem (e.g., energy costs are low or are included in rent) ○

Housing

11. Approximately how old is your home or apartment? (Age in years) ☐☐☐

	Yes	No
12. Is your home or apartment cold or drafty?	○	○
13. Does your home or apartment have lead paint?	○	○
14. Does your home have exposed wires, leaky roof, or other repairs you are concerned about?	○	○
15. Has your home ever been tested for carbon monoxide?	○	○

16. Which of the following <u>home safety and comfort</u> situations apply to you? *(Fill in only one bubble.)*

- a. Severe or unmanageable problem (e.g., dangerously cold, or no heat at all) ○
- b. Significant problem but some potential for management (e.g., uncomfortably cold, unreliable heating system) ○
- c. Somewhat of a problem that is not well controlled (e.g., sometimes cold and drafty, system has not been checked recently) ○
- d. Somewhat of a problem but mostly under control (e.g., house generally comfortable, no major problems with heating system) ○
- e. Not a problem (e.g., comfortably heated, heating system has been checked and tuned up this year) ○

17. Which of the following <u>housing adequacy</u> circumstances apply to you? *(Fill in only one bubble.)*

- a. Severe or unmanageable problem (e.g., severe deficiencies presenting immediate danger) ○
- b. Significant problem but some potential for management (e.g., serious code violations, needs for repairs, overcrowding) ○
- c. Somewhat of a problem that is not well controlled (e.g., some deficiencies in housing but no danger to health) ○
- d. Somewhat of a problem but mostly under control (e.g., minor or cosmetic deficiencies) ○
- e. Not a problem ○

	Own	Rent	Neither
18. Do you own or rent?	○	○	○

19. How much mortgage or rent do you pay monthly? $ ☐ , ☐☐☐

20. If you own, how much is your mortgage balance? $ ☐☐☐ , ☐☐☐

21. What is the mortgage interest rate? ☐☐ . ☐☐ %

	Yes	No
22. Are you able to make your mortgage or rent payments regularly?	○	○

23. If behind, how much are you behind? $ ☐ , ☐☐☐

	Yes	No
24. Have you ever missed a mortgage or rent payment in order to pay a utility bill?	○	○

25. If yes, how many times in the past 6 months? ☐☐

	Yes	No
26. Have you recently been served with a foreclosure or eviction notice?	○	○
27. Do you have a lease?	○	○
28. Do you live in subsidized or public housing?	○	○
29. Do you feel like you might lose your apartment or house within the next 6 months?	○	○

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30. To what extent is your housing secure? ***(Fill in only one bubble.)***

- **a. Severe or unmanageable problem (e.g., lost apartment or house, temporarily living with friends or relatives or at a shelter)** ○
- **b. Significant problem but some potential for management (e.g., eviction notice or foreclosure)** ○
- **c. Somewhat of a problem that is not well controlled (e.g., overdue rent or mortgage payment)** ○
- **d. Somewhat of a problem but mostly under control (e.g., tenure not secure or no lease)** ○
- **e. Not a problem (e.g., secure--owns house or has lease)** ○

Transportation

	Yes	No
31. Do you own, lease, or rent a car?	○	○
32. Do you owe money on the car?	○	○

33. If you owe, what is the loan balance? $ ☐☐,☐☐☐

34. What is your monthly car payment? $ ☐,☐☐☐

	Yes	No
35. Are you able to make payments?	○	○

36. How much is your annual car insurance bill? $ ☐,☐☐☐

37. Which of the following best describes your transportation situation? ***(Fill in only one bubble.)***

- **a. Severe or unmanageable problem (e.g., major barrier to work or other basic family functions)** ○
- **b. Significant problem but some potential for management (e.g., frequent problems that interfere with work or family functions)** ○
- **c. Somewhat of a problem that is not well controlled (e.g., situation is less than desirable)** ○
- **d. Somewhat of a problem but mostly under control (e.g., transportation is usually adequate)** ○
- **e. Not a problem (e.g., reliable, affordable transportation for all basic needs)** ○

Assets and Debt

	Yes	No
38. Do you have any active credit cards?	○	○
39. Do you have any inactive credit cards that you are still paying off?	○	○

40. If you owe, what is the total balance for all credit card debt? $ ☐☐,☐☐☐

41. What is your average monthly payment for all credit card bills combined? $ ☐☐,☐☐☐

42. What is the average interest rate for all credit card debt (estimate)? ☐☐.☐☐ %

	Yes	No
43. Do you have any personal or student loans?	○	○

44. If you owe, what is the total balance for all loans? $ ☐☐,☐☐☐

45. What is your average monthly payment? $ ☐☐,☐☐☐

46. What is the average interest rate for all loans? ☐☐.☐☐ %

	Yes	No
47. Do you have a savings account?	○	○

48. If yes, what is your current savings account balance? $ ☐☐,☐☐☐

	Yes	No
49. Do you have a checking account?	○	○

50. If yes, what is your current checking account balance? $ ☐☐,☐☐☐

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51. Based on your answers to banking and credit, which of the following apply to you? *(Fill in only one bubble.)*

- **a. Severe or unmanageable problem (e.g., bad credit record with write-offs and legal actions)** ○
- **b. Significant problem but some potential for management (e.g., questionable credit record or no credit)** ○
- **c. Somewhat of a problem that is not well controlled** ○
- **d. Somewhat of a problem but mostly under control** ○
- **e. Not a problem** ○

52. Which of the following best describes your debt management situation? *(Fill in only one bubble.)*

- **a. Severe or unmanageable problem (e.g., unmanageable debt, legal actions in process)** ○
- **b. Significant problem but some potential for management (e.g., past-due bills, no plan to pay)** ○
- **c. Somewhat of a problem that is not well controlled (e.g., significant debt burden but portions paid regularly)** ○
- **d. Somewhat of a problem but mostly under control (e.g., some debt but able to pay off)** ○
- **e. Not a problem (e.g., little or no debt and current on all payments)** ○

53. Which of the following best describes the availability of assets for you? *(Fill in only one bubble.)*

- **a. Severe or unmanageable problem (e.g., borrowing on assets or no assets at all)** ○
- **b. Significant problem but some potential for management (e.g., no significant savings, but has a savings plan)** ○
- **c. Somewhat of a problem that is not well controlled (e.g., saving toward acquisition of major assets, or no savings but some assets)** ○
- **d. Somewhat of a problem but mostly under control (e.g., some savings and some assets)** ○
- **e. Not a problem (e.g., secure base of capital assets that may include substantial savings for education, retirement, home, car or business)** ○

Employment

	Yes	No
54. Are you currently employed?	○	○
55. Are there adults in your household who are unemployed and looking for work?	○	○
56. If employed, is it full time?	○	○
57. Has your household income changed in the past 6 months?	○	○

58. How long have you been employed in your current job? (Months) [ ][ ][ ]

59. Which of the following best describes your job status and quality? *(Fill in only one bubble.)*

- **a. Severe or unmanageable problem (e.g., unemployed for an extended time, not actively looking for work)** ○
- **b. Significant problem but some potential for management (e.g., unemployed but looking for work or preparing for work)** ○
- **c. Somewhat of a problem that is not well controlled (e.g., employed, but part-time, insecure, or low-wage job)** ○
- **d. Somewhat of a problem but mostly under control (e.g., full-time job but low wages and limited benefits)** ○
- **e. Not a problem (e.g., secure, full-time employment with benefits, career growth, and good pay)** ○

60. Which of the following best describes your work skills and readiness? (Fill in only one bubble.)

- **a. Severe or unmanageable problem (e.g., no skills, no experience, no longer in work force, on limited fixed income, etc)** ○
- **b. Significant problem but some potential for management (e.g., limited work experience, few marketable skills, limited education-no HS)** ○
- **c. Somewhat of a problem that is not well controlled (e.g., some job experience, no longer in work force, on comfortable fixed income)** ○
- **d. Somewhat of a problem but mostly under control (e.g., strong job skills, several years' work experience, HS diploma or better)** ○
- **e. Not a problem (e.g., strong skills, career path, post-secondary education, no longer in work force but with good income/retirement)** ○

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Education

61. Which of the following best describes your educational status? ***(Fill in only one bubble.)***

- a. Severe or unmanageable problem (e.g., no high school diploma, not enrolled inany adult education program) ○
- b. Significant problem but some potential for management (e.g., working toward basic educational credentials) ○
- c. Somewhat of a problem that is not well controlled (e.g., adequate educational credentials for basic employment) ○
- d. Somewhat of a problem but mostly under control (e.g., working toward post-high school credentials) ○
- e. Not a problem (e.g., has credentials that allow career advancement) ○

Children

62. If you have children, to what extent are day care, schools, and baby sitting available to your children? ***(Fill in only one bubble.)***

Fill in bubble at right if this scale is not applicable (i.e., no children at home) ○

- a. Severe or unmanageable problem (e.g., no money or help for child care) ○
- b. Significant problem but some potential for management (e.g., child care unreliable) ○
- c. Somewhat of a problem that is not well controlled ○
- d. Somewhat of a problem but mostly under control (e.g., money/help generally available) ○
- e. Not a problem (e.g., money or availability of child care never a problem) ○

Health Insurance, and Food and Nutrition

	Yes	No	NA
63. Do you pay for health insurance?	○	○	
64. Do your children have health insurance?	○	○	○

65. How much do you pay per month for health insurance? $ [ ] , [ ] [ ] [ ]

66. To what extent are health costs a problem for you? ***(Fill in only one bubble.)***

- a. Severe or unmanageable problem (e.g., has no health insurance and not eligible or able to get insurance) ○
- b. Significant problem but some potential for management ○
- c. Somewhat of a problem that is not well controlled ○
- d. Somewhat of a problem but mostly under control ○
- e. Not a problem (e.g., fully covered by health insurance) ○

	Yes	No	Number of times during the past 6 months
67. Have you ever not bought needed medication or cut back on your dose in order to save money to pay your utility bills?	○	○	[ ][ ]
68. Has anyone in your household skipped a meal in order to have money to pay toward your utility bills?	○	○	[ ][ ]

69. Which of the following best describes your family's food and nutrition situation? ***(Fill in only one bubble.)***

- a. Severe or unmanageable problem (e.g., without food, hungry recently) ○
- b. Significant problem but some potential for management (e.g., food is a "hand-to-mouth" situation, frequently runs out of staple food) ○
- c. Somewhat of a problem that is not well controlled (e.g., scrimps on food purchases, uses food pantries, compromises on nutrition) ○
- d. Somewhat of a problem but mostly under control (e.g., food generally plentiful, but not always nutritious - fast food, etc.) ○
- e. Not a problem (e.g., plenty to eat and food is generally nutritious) ○

6

Resources Provided, Referred, or Utilized

70. Please indicate below the amount of fuel assistance that you are receiving from the current application.

Amount of fuel assistance received $ __ , __ __ __

Did you (the client) use any of the following services during the past 6 months?

These last questions will help us determine which programs or services your household has received from the LASER program and which you have been referred to.

	Services currently provided or referred by LASER caseworker *(fill in one bubble for each item)*				Services used in past 6 months *(fill in one bubble for each item)*		
	Provided by LASER or LASER agency	Referred to outside agency	Client already uses	NA / Client doesn't need	Yes	No	Don't know
71. Natural gas discount	O	O	O	O	O	O	O
72. Telephone discount	O	O	O	O	O	O	O
73. Electricity discount	O	O	O	O	O	O	O
74. Assistance from Citizens Energy	O	O	O	O	O	O	O
75. High energy fuel assistance benefit	O	O	O	O	O	O	O
76. Energy audit	O	O	O	O	O	O	O
77. Weatherization	O	O	O	O	O	O	O
78. Heating system repair/replacement	O	O	O	O	O	O	O
79. Refrigerator/freezer replacement	O	O	O	O	O	O	O
80. Gas or electric utility arrearage forgiveness	O	O	O	O	O	O	O
81. Levelized arrearage payment plan	O	O	O	O	O	O	O
82. Continuous level billing plan	O	O	O	O	O	O	O
83. Assistance from FEMA	O	O	O	O	O	O	O
84. Assistance with income tax preparation	O	O	O	O	O	O	O
85. Income tax credit	O	O	O	O	O	O	O
86. Budget or credit counseling services	O	O	O	O	O	O	O
87. Medicaid	O	O	O	O	O	O	O
88. Enrolled in adult education classes	O	O	O	O	O	O	O
89. Job training/employment assistance	O	O	O	O	O	O	O
90. Legal aid	O	O	O	O	O	O	O
91. Childcare services such as HeadStart	O	O	O	O	O	O	O
92. Transportation assistance	O	O	O	O	O	O	O
93. Food resources such as Food Stamps, food pantries, etc	O	O	O	O	O	O	O
94. Assistance from the Salvation Army, Catholic Charities, United Way, etc	O	O	O	O	O	O	O
95. RAFT (Residential Asst for Families in Trans)	O	O	O	O	O	O	O
96. Toolbox (DTA program)	O	O	O	O	O	O	O
97. Other homelessness prevention programs	O	O	O	O	O	O	O
98. Assistance from relatives	O	O	O	O	O	O	O

7

Appendix B

Fuel Application Data

Number of people in household by category	Total
One	10.5%
Two	22.8%
Three	29.9%
Four	20.0%
Five or more	16.9%

Average Number of people in household	Total
Mean	3

Number of children in household by category	Total
No Children	17.7%
One	28.2%
Two	29.2%
Three	17.0%
Four or more	8.0%

Average Number of Children in household	Total
Mean	2

Average age of adults in household	Total
Adult one mean age	37
Adult two mean age	33

Average age of children in household	Total
Mean age of youngest child	7
Mean age of second youngest child	10
Mean age of third youngest child	12
Mean age of fourth youngest child	13
Mean age of fifth youngest child	14
Mean age of sixth youngest child	15
Mean age of seventh youngest child	17

Gender of fuel applicant	Total
N	860
Percent female	84.8
Percent male	15.2

	Total
	342
Percent female	40.4
Percent male	59.6

Educational attainment of fuel applicant	Total
N	803
0-8th grade	4.6%
9th-12th Grade Non graduate	22.3%
High school grad/GED	42.8%
High school graduate and some post secondary	19.6%
Two or four year college graduate	10.7%

Educational attainment of second adult in household	Total
N	278
0-8th grade	13.3%
9th-12th Grade Non graduate	27.3%
High school grad/GED	39.6%
High school graduate and some post secondary	13.7%
Two or four year college graduate	6.1%

Insurance status of fuel applicant	Total
N	822
Private	19.7%
Medicaid	48.8%
Medicare	9.0%
MassHealth	4.3%
Insured unknown carrier	2.2%
No Insurance	16.1%

Insurance status of second adult	Total
N	301
Private	25.6%
Medicaid	42.5%
Medicare	9.3%
MassHealth	1.3%
Insured unknown carrier	0.3%
No Insurance	20.9%

Insurance status of children	Total
N	757
No children	20.6%
All children covered	73.7%
At least one but not all children covered	1.6%
None covered	4.0%

Race of fuel applicant	Total
N	767
American Indian or Alaskan Native	0.7%
Asian	0.5%
African-American	18.8%
Hawaiian or Pacific Islander	0.5%
White	66.4%
Other	12.5%
Multi-racial	0.7%

Race of second adults	Total
N	311
American Indian or Alaskan Native	0.6%
Asian	0.3%
African-American	12.9%
Hawaiian or Pacific Islander	1.0%
White	68.5%
Other	0.6%
Multi-racial	0.6%

Ethnicity of Fuel Applicant	Total
N	828
Hispanic	21.5%
Non-Hispanic	78.5%

Ethnicity of second adult	Total
N	335
Hispanic	22.7%
Non-Hispanic	77.3%

Family make-up	Total
N	860
Single parent female	57.2%
Single parent male	1.7%
Two parent household	22.7%
Single person	10.3%
Two adults no children	4.2%
Other	3.8%

Applied for fuel assistance previously	Total
N	623
Yes	66.6%
No	33.4%

*Lynn does not ask clients if they have previously applied for fuel assistance on their fuel application

*Average number of years client has applied for fuel assistance for those that have applied previously	Total
N	381
Average number of years	3.96

*This average reflects only those clients that have previously applied for fuel assistance
** Boston does not ask clients how many years they have applied for fuel assistance on their fuel application
***Lynn does not ask clients if they have previously applied for fuel assistance on their fuel application

Percent of clients that own or rent their home	Total
N	859
Own home	20.0%
Own condo	0.0%
Rent	80.0%

Housing type	Total
N	850
Single unit	26.4%
Two unit	25.8%
Multi unit	47.2%
Mobile home	0.7%

Average number of units in clients building	Total
*N	620
Mean	3.84

*N reflects only those clients that rent

Average mortgage cost	Total
*N	170
Mean	$1,190.37

*N reflects only those clients that own a home

Average rent cost	Total
*N	682
Mean	$528.85

*N reflects only those clients that rent

Share heating system	Total
N	793
Percent yes	1.3%
Percent no	98.7%

Heat included in rent	Total
*N	633
Percent that receives subsidy	2.1%
Percent that does not receive subsidy	97.9%

*N reflects only those clients that rent

Receives housing subsidy	Total
N	856
Percent that receives subsidy	30.8%
Percent that does not receive subsidy	69.2%

Type of housing subsidy	Total
*N	234
Chapter 200	6.4%
Chapter 705	1.3%
Fed sub 25-6	0.4%
HCVP	29.5%
MRVD	0.4%
MRVP	2.1%
MTW	0.4%
NBS	1.3%
NOAH	0.4%
RBS	18.4%
Section 8	38.9%
Other	0.4%

*N reflects only those clients that receive a housing subsidy

Heating Type	Total
N	860
Oil	15.9%
Gas	73.6%
Propane	1.9%
Electricity	7.3%
Heat included in rent	1.3%

Average income	Total
N	857
Mean	$17,227.84

Appendix C

Total Household Income at Each Time Point (Unmatched Cases)

Total Household Income	Baseline		6 Months		12 Months		18 Months	
	Median	Number	Median	Number	Median	Number	Median	Number
	$16,156	865	$17,110	435	$17,910	317	$18,157	190

Self Reported Arrearage by Utility at Each Time Point (Unmatched Cases)

Arrearage by Utility	Baseline		6 Months		12 Months		18 Months	
	Median	Number	Median	Number	Median	Number	Median	Number
Gas	$601	714	$422	373	$413	266	$369	155
Oil	$0	128	$0	60	$0	43	$0	28
Electric	$413	816	$350	416	$307	293	$240	179

Clients Who Owe Past Utility Bills (Arrearage) at Each Time Point (Unmatched Cases)

Owe Past Utility Bills (Percent that owe)	Baseline		6 Months		12 Months		18 Months	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
Gas	59.8%	442	51.3%	192	50.9%	135	45.9%	73
Oil	2.8%	23	2.1%	9	1.6%	5	1.1%	2
Electric	65.4%	552	52.1%	225	51.6%	158	49.7%	92

Clients Who Have a Shut Off Notice at Each Time Point (Unmatched Cases)

Percent with a Shut Off Notice	Baseline		6 Months		12 Months		18 Months	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
Gas	27.4%	200	8.9%	33	12.7%	34	10.1%	16
Oil	NA	NA	NA	NA	NA	NA	NA	NA
Electric	32.5%	269	7.7%	33	10.1%	31	7.4%	14

Clients Who are Currently Disconnected at Each Time Point (Unmatched Cases)

Percent of Clients Disconnected	Baseline		6 Months		12 Months		18 Months	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
Gas	6.6%	49	2.4%	9	4.0%	11	3.7%	6
Oil	0.4%	3	0.5%	2	0.3%	1	0.0%	0
Electric	3.6%	30	1.4%	6	1.6%	5	0.5%	1

Perceived Ability to Make Regular Payments Toward Gas Bills at Each Time Point (Unmatched Cases)

Gas Heat Customers – Able to Make Monthly Payments	Baseline		6 Months		12 Months		18 Months	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
Can pay in full	8.6%	61	19.4%	72	20.4%	55	24.7%	38
Can make partial payment	58.4%	416	46.6%	173	42.0%	113	43.5%	67
Can't pay any	33.0%	235	34.0%	126	37.5%	101	31.8%	49
Total	**100.0%**	**712**	**100.0%**	**371**	**100.0%**	**269**	**100.0%**	**154**

*These data are for clients that use and pay for their own gas

Perceived Ability to Make Regular Payments Toward Oil Bills at Each Time Point (Unmatched Cases)

Oil Customers – Able to Make Monthly Payments	Baseline		6 Months		12 Months		18 Months	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
Can pay in full	30.6%	38	46.7%	28	40.0%	18	51.7%	15
Can make partial payment	50.8%	63	46.7%	28	51.1%	23	41.4%	12
Can't pay any	18.5%	23	6.7%	4	8.9%	4	6.9%	2
Total	**100.0%**	**124**	**100.0%**	**60**	**100.0%**	**45**	**100.0%**	**29**

*These data are for clients that use and pay for their own oil

Perceived Ability to Make Regular Payments Toward Electricity Bills at Each Time Point (Unmatched Cases)

All Electricity Customers - Able to Make Monthly Payments	Baseline		6 Months		12 Months		18 Months	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
Can pay in full	8.9%	72	19.2%	79	18.0%	53	21.0%	37
Can make partial payment	72.0%	585	58.7%	242	55.6%	164	57.4%	101
Can't pay any	19.1%	155	22.1%	91	26.4%	78	21.6%	38
Total	**100.0%**	**812**	**100.0%**	**412**	**100.0%**	**295**	**100.0%**	**176**

*These data are for clients that use and pay for their own oil

Clientӳ Perceived Utility Payment Self-Sufficiency at Each Time Point (Unmatched Cases)

Utility Payment Self-Sufficiency Scale	Baseline		6 Months		12 Months		18 Months	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
Severe Problem	8.5%	73	2.5%	11	1.9%	6	2.1%	4
Significant Problem	29.5%	254	26.0%	114	26.2%	83	21.4%	41
Not Well Controlled	31.7%	273	23.3%	102	23.7%	75	27.6%	53
Mostly Controlled	26.6%	229	34.5%	151	34.7%	110	32.3%	62
Not a Problem	3.6%	31	13.7%	60	13.6%	43	16.7%	32
Total	**100.0%**	**860**	**100.0%**	**438**	**100.0%**	**317**	**100.0%**	**192**

Clientӳ Perceived Energy Conservation Self-Sufficiency at Each Time Point (Unmatched Cases)

Energy Conservation Self-Sufficiency Scale	Baseline		6 Months		12 Months		18 Months	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
Severe Problem	6.2%	53	0.9%	4	1.3%	4	0.5%	1
Significant Problem	35.8%	308	38.6%	170	41.0%	129	34.9%	67
Not Well Controlled	35.1%	302	34.1%	150	34.9%	110	30.7%	59
Mostly Controlled	16.4%	141	19.8%	87	18.4%	58	25.5%	49
Not a Problem	6.5%	56	6.6%	29	4.4%	14	8.3%	16
Total	**100.0%**	**860**	**100.0%**	**440**	**100.0%**	**315**	**100.0%**	**192**

Clientӳ Perceived Energy Costs Self-Sufficiency at Each Time Point (Unmatched Cases)

Energy Costs Self-Sufficiency Scale	Baseline		6 Months		12 Months		18 Months	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
Severe Problem	23.5%	204	22.2%	99	23.6%	75	16.7%	32
Significant Problem	25.8%	224	20.4%	91	21.1%	67	24.0%	46
Not Well Controlled	32.5%	282	34.3%	153	37.7%	120	34.9%	67
Mostly Controlled	17.5%	152	22.2%	99	16.0%	51	23.4%	45
Not a Problem	0.7%	6	0.9%	4	1.6%	5	1.0%	2
Total	**100.0%**	**868**	**100.0%**	**446**	**100.0%**	**318**	**100.0%**	**192**

Housing Point (Unmatched Cases)

Energy Costs Self- Sufficiency Scale	Baseline		6 Months		12 Months		18 Months	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
Home / Apartment Is Cold or Drafty (Percent yes)	61.3%	529	60.5%	270	62.3%	198	63.7%	123
Home / Apartment has lead paint (Percent yes)	5.1%	43	4.3%	19	2.5%	8	2.6%	5
Home / Apartment has exposed wires, leaky roof, or other needed repairs (Percent yes)	14.7%	126	8.8%	39	6.4%	20	6.3%	12
Home / Apartment has been tested for carbon monoxide (percent yes)	61.0%	508	80.2%	356	89.4%	278	90.0%	171

Clientôs Perceived Home Safety and Comfort Self-Sufficiency at Each Time Point (Unmatched Cases)

Home Safety and Comfort Self-Sufficiency Scale	Baseline		6 Months		12 Months		18 Months	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
Severe Problem	2.9%	25	0.5%	2	1.3%	4	1.0%	2
Significant Problem	7.6%	66	4.3%	19	5.7%	18	1.5%	3
Not Well Controlled	34.7%	300	27.1%	120	24.9%	79	24.2%	47
Mostly Controlled	42.7%	369	54.6%	242	56.2%	178	58.2%	113
Not a Problem	12.0%	104	13.5%	60	12.0%	38	14.9%	29
Total	**100.0%**	**864**	**100.0%**	**443**	**100.0%**	**317**	**100.0%**	**194**

Clientôs Perceived Housing Adequacy Self-Sufficiency at Each Time Point (Unmatched Cases)

Housing Adequacy Self-Sufficiency Scale	Baseline		6 Months		12 Months		18 Months	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
Severe Problem	1.3%	11	0.0%	0	0.6%	2	0.0%	0
Significant Problem	6.0%	52	2.3%	10	1.9%	6	1.0%	2
Not Well Controlled	30.8%	266	25.7%	114	25.7%	81	17.7%	34
Mostly Controlled	31.9%	275	43.5%	193	49.2%	155	53.1%	102
Not a Problem	30.0%	259	28.6%	127	22.5%	71	28.1%	54
Total	**100.0%**	**863**	**100.0%**	**444**	**100.0%**	**315**	**100.0%**	**192**

Home Ownership, Ability to Make Mortgage Payments, and Mortgage Balance and Interest

Home Ownership	Baseline		6 Months		12 Months		18 Months	
	Percent/ Median	Number	Percent/ Median	Number	Percent/ Median	Number	Percent/ Median	Number
Own your home (ñYesó)	20.4%	177	21.7%	97	21.4%	69	22.1%	42
Monthly Mortgage Payment	$1,214	173	$1,250	96	$1,202	68	$1,134	42
Able to make regular mortgage payments (ñNoó)	35.1%	60	33.7%	32	36.8%	25	31.7%	13
Mortgage balance	$144,797	141	$161,610	68	$139,000	42	$110,000	27
Mortgage interest rate	6.9%	120	7.1%	61	6.9%	39	6.7%	25
Mortgage Arrearage**	$2,000	43	$2,383	18	$2,431	16	$1,508	6

*These data refer to only those clients that own their home

**These data refer to only those clients that have an arrearage

Apartment Rental, Ability to Make Rent Payments, Amount of Monthly Rent, and Rental Arrearage

Rental Information	Baseline		6 Months		12 Months		18 Months	
	Percent/ Median	Number	Percent/ Median	Number	Percent/ Median	Number	Percent/ Median	Number
Rent apartment or home (ñYesó)	79.4%	688	77.6%	346	78.3%	252	77.9%	148
Monthly rent	$500	678	$498	338	$500	248	$442	147
Able to make regular rent payments (ñNoó)	24.5%	164	16.6%	57	16.0%	40	12.9%	19
Rental arrearage**	$856	115	$600	25	$725	22	$685	6

*These data only refer to those clients that rent their homes

**These data refer to only those clients that have an arrearage

Skipped housing payment(s), medication, or meals

Rental Information	Baseline Percent/ Median	Baseline Number	6 Months Percent/ Median	6 Months Number	12 Months Percent/ Median	12 Months Number	18 Months Percent/ Median	18 Months Number
Missed a mortgage or rent payment to pay a utility bill (percent yes)	33.1%	283	21.3%	94	19.9%	63	16.3%	31
Times missed in the last six months	2.0	249	2.0	74	2.0	50	2.0	23
Not bought or cut back on needed medication to pay a utility bill (percent yes)	11.3%	97	5.2%	23	4.1%	13	4.7%	9
Times missed in the last six months	2.0	85	3.0	21	2.0	11	3.0	8
Anyone in the house has skipped a meal in order to pay a utility bill (percent yes)	10.6%	91	6.1%	27	6.0%	19	6.2%	12
Times missed in the last six months	3.0	69	3.0	22	3.0	17	6.0	11

Clientôs Perceived Housing Security Self-Sufficiency at Each Time Point (Unmatched Cases)

Housing Security Self-Sufficiency Scale	Baseline Percent	Baseline Number	6 Months Percent	6 Months Number	12 Months Percent	12 Months Number	18 Months Percent	18 Months Number
Severe Problem	0.7%	6	0.2%	1	0.3%	1	0.0%	0
Significant Problem	3.9%	34	2.0%	9	3.1%	10	0.0%	0
Not Well Controlled	13.8%	119	7.8%	35	7.2%	23	8.8%	17
Mostly Controlled	24.3%	210	26.7%	119	25.6%	82	22.2%	43
Not a Problem	57.2%	494	63.2%	282	63.8%	204	69.1%	134
Total	**100.0%**	**863**	**100.0%**	**446**	**100.0%**	**320**	**100.0%**	**194**

Clientôs Perceived Transportation Self-Sufficiency at Each Time Point (Unmatched Cases)

Transportation Self-Sufficiency Scale	Baseline Percent	Baseline Number	6 Months Percent	6 Months Number	12 Months Percent	12 Months Number	18 Months Percent	18 Months Number
Severe Problem	3.7%	32	4.3%	19	3.4%	11	3.7%	7
Significant Problem	4.4%	38	2.0%	9	1.3%	4	2.1%	4
Not Well Controlled	11.1%	96	6.8%	30	4.4%	14	3.7%	7
Mostly Controlled	42.7%	368	42.1%	187	43.6%	139	40.3%	77
Not a Problem	38.1%	328	44.8%	199	47.3%	151	50.3%	96
Total	**100.0%**	**862**	**100.0%**	**444**	**100.0%**	**319**	**100.0%**	**191**

Clientôs Who Have One or More Credit Cards at Each Time Point (Unmatched Cases)

Have One or More Credit Cards	**Baseline**		**6 Months**		**12 Months**		**18 Months**	
	Percent	**Number**	**Percent**	**Number**	**Percent**	**Number**	**Percent**	**Number**
Has at least one active credit cards (Percent Yes)	27.3%	236	26.9%	119	26.0%	83	23.3%	45
Has at least one non-active credit cards (Percent Yes)	28.1%	239	21.1%	92	19.3%	61	23.4%	45

Credit Balance, and Credit Interest Rate at Each Time Point (Unmatched Cases)

Credit Card Debt	**Baseline**		**6 Months**		**12 Months**		**18 Months**	
	Median	**Number**	**Median**	**Number**	**Median**	**Number**	**Median**	**Number**
Outstanding balance	$2,000	343	$2,660	151	$3,000	103	$3,500	64
Interest rates	21.0%	267	19.0%	129	21.0%	86	20.0%	52
Monthly payments	$85	305	$100	144	$94	99	$120	54

Clientôs Who Have Personal or School Loans at Each Time Point (Unmatched Cases)

Have Personal or Student Loans	**Baseline**		**6 Months**		**12 Months**		**18 Months**	
	Percent	**Number**	**Percent**	**Number**	**Percent**	**Number**	**Percent**	**Number**
Yes	16.8%	145	16.0%	71	14.4%	46	13.5%	26
No	83.2%	717	84.0%	372	85.6%	273	86.5%	167
Total	**100.0%**	**862**	**100.0%**	**443**	**100.0%**	**319**	**100.0%**	**193**

Amount of Personal or Student Loans and Interest Rates at Each Time Point (Unmatched Cases)

Personal and Student Loan Debt	**Baseline**		**6 Months**		**12 Months**		**18 Months**	
	Median	**Number**	**Median**	**Number**	**Median**	**Number**	**Median**	**Number**
Outstanding balance	$6,000	130	$6,000	61	$8,000	43	$5,750	24
Interest rates	$75	119	$100	52	$50	34	$71	16

Client Has a Savings Account at Each Time Point (Unmatched Cases)

Has a Savings Account	Baseline		6 Months		12 Months		18 Months	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
Yes	28.3%	244	24.5%	109	30.1%	96	33.2%	64
No	71.7%	617	75.5%	335	69.9%	223	66.8%	129
Total	**100.0%**	**861**	**100.0%**	**444**	**100.0%**	**319**	**100.0%**	**193**

Savings Account Balance at Each Time Point (Unmatched Cases)

Savings Account Balance	Baseline		6 Months		12 Months		18 Months	
	Median	Number	Median	Number	Median	Number	Median	Number
Balance	$23	234	$50	103	$50	95	$62	60

Client Has a Checking Account at Each Time Point (Unmatched Cases)

Has a Checking Account	Baseline		6 Months		12 Months		18 Months	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
Yes	58.7%	507	55.4%	247	57.1%	182	57.5%	111
No	41.3%	356	44.6%	199	42.9%	137	42.5%	82
Total	**100.0%**	**863**	**100.0%**	**446**	**100.0%**	**319**	**100.0%**	**193**

Checking Account Balance at Each Time Point (Unmatched Cases)

Checking Account Balance	Baseline		6 Months		12 Months		18 Months	
	Median	Number	Median	Number	Median	Number	Median	Number
Balance	$78	486	$100	236	$75	177	$83	101

Clientõs Perceived Access to Credit Self-Sufficiency at Each Time Point (Unmatched Cases)

Banking and Credit Self-Sufficiency Scale	**Baseline**		**6 Months**		**12 Months**		**18 Months**	
	Percent	**Number**	**Percent**	**Number**	**Percent**	**Number**	**Percent**	**Number**
Severe Problem	16.4%	142	10.5%	47	7.2%	23	6.7%	13
Significant Problem	28.2%	244	26.6%	119	26.3%	84	27.5%	53
Not Well Controlled	24.3%	210	27.7%	124	18.8%	60	17.6%	34
Mostly Controlled	20.5%	177	28.0%	125	40.9%	131	40.4%	78
Not a Problem	10.6%	92	7.2%	32	6.9%	22	7.8%	15
Total	**100.0%**	**865**	**100.0%**	**447**	**100.0%**	**320**	**100.0%**	**193**

Clientõs Perceived Debt Management Self-Sufficiency at Each Time Point (Unmatched Cases)

Debt Management Self- Sufficiency Scale	**Baseline**		**6 Months**		**12 Months**		**18 Months**	
	Percent	**Number**	**Percent**	**Number**	**Percent**	**Number**	**Percent**	**Number**
Severe Problem	12.5%	108	6.5%	29	7.5%	24	7.3%	14
Significant Problem	29.1%	252	32.1%	143	37.7%	120	31.6%	61
Not Well Controlled	29.6%	256	29.2%	130	21.7%	69	21.8%	42
Mostly Controlled	20.1%	174	24.3%	108	21.7%	69	20.7%	40
Not a Problem	8.8%	76	7.9%	35	11.3%	36	18.7%	36
Total	**100.0%**	**866**	**100.0%**	**445**	**100.0%**	**318**	**100.0%**	**193**

Clientõs Perceived Availability of Assets Self-Sufficiency at Each Time Point (Unmatched Cases)

Availability of Assets Self-Sufficiency Scale	**Baseline**		**6 Months**		**12 Months**		**18 Months**	
	Percent	**Number**	**Percent**	**Number**	**Percent**	**Number**	**Percent**	**Number**
Severe Problem	42.0%	363	27.0%	120	27.8%	88	29.8%	56
Significant Problem	29.9%	258	45.5%	202	42.6%	135	39.4%	74
Not Well Controlled	13.8%	119	15.5%	69	15.5%	49	13.3%	25
Mostly Controlled	10.3%	89	10.1%	45	12.9%	41	16.5%	31
Not a Problem	4.1%	35	1.8%	8	1.3%	4	1.1%	2
Total	**100.0%**	**864**	**100.0%**	**444**	**100.0%**	**317**	**100.0%**	**188**

Employment at Each Time Point (Unmatched Cases)

	Baseline		6 Months		12 Months		18 Months	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
Client is currently employed (Percent yes)	55.0%	475	58.7%	262	58.5%	186	57.7%	112
Adult in clients household is looking for work (percent no)	71.5%	549	74.4%	276	74.1%	192	76.9%	120
Client is employed full time (percent yes)*	55.7%	258	60.5%	155	64.1%	116	62.4%	68
Household income has changed in the last 6 months (percent yes)	50.3%	391	43.8%	179	35.8%	105	37.0%	64

*This is the percent of clients that are currently employed that work full-time (i.e. it excludes those that report being unemployed)

Clientôs Perceived Job Status and Quality Self-Sufficiency at Each Time Point (Unmatched Cases)

Job Status and Quality Self-Sufficiency Scale	Baseline		6 Months		12 Months		18 Months	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
Severe Problem	18.9%	163	23.9%	106	24.7%	79	24.5%	47
Significant Problem	24.3%	210	16.9%	75	16.3%	52	17.2%	33
Not Well Controlled	24.2%	209	22.8%	101	18.4%	59	19.3%	37
Mostly Controlled	21.3%	184	29.1%	129	32.8%	105	29.2%	56
Not a Problem	11.2%	97	7.2%	32	7.8%	25	9.9%	19
Total	**100.0%**	**863**	**100.0%**	**443**	**100.0%**	**320**	**100.0%**	**192**

Clientôs Perceived Work Skills and Readiness Self-Sufficiency at Each Time Point (Unmatched Cases)

Work Skills and Readiness Self-Sufficiency Scale	Baseline		6 Months		12 Months		18 Months	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
Severe Problem	9.5%	82	8.3%	37	4.7%	15	7.7%	15
Significant Problem	17.6%	152	23.1%	103	20.6%	66	21.1%	41
Not Well Controlled	14.5%	125	15.5%	69	21.5%	69	20.1%	39
Mostly Controlled	46.4%	401	45.3%	202	43.6%	140	40.7%	79
Not a Problem	12.0%	104	7.8%	35	9.7%	31	10.3%	20
Total	**100.0%**	**864**	**100.0%**	**446**	**100.0%**	**321**	**100.0%**	**194**

Clientôs Perceived Education Self-Sufficiency at Each Time Point (Unmatched Cases)

Education and Training Self-Sufficiency Scale	Baseline		6 Months		12 Months		18 Months	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
Severe Problem	18.5%	161	27.0%	120	30.4%	97	30.4%	59
Significant Problem	5.1%	44	6.1%	27	4.1%	13	5.7%	11
Not Well Controlled	31.6%	274	26.5%	118	29.2%	93	25.3%	49
Mostly Controlled	17.1%	148	12.1%	54	9.4%	30	9.3%	18
Not a Problem	27.8%	241	28.3%	126	27.0%	86	29.4%	57
Total	**100.0%**	**868**	**100.0%**	**445**	**100.0%**	**319**	**100.0%**	**194**

Clientôs Perceived Child Care Self-Sufficiency at Each Time Point (Unmatched Cases)

Child Care Self-Sufficiency Scale	Baseline		6 Months		12 Months		18 Months	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
Severe Problem	8.1%	59	3.0%	11	2.0%	5	2.6%	4
Significant Problem	4.0%	29	1.7%	6	1.6%	4	2.0%	3
Not Well Controlled	14.7%	107	11.9%	43	10.0%	25	10.5%	16
Mostly Controlled	20.5%	150	27.1%	98	27.5%	69	25.7%	39
Not a Problem	52.7%	385	56.2%	203	59.0%	148	59.2%	90
Total	**100.0%**	**730**	**100.0%**	**361**	**100.0%**	**251**	**100.0%**	152

*These data reflect only those clients that have a child

Clientôs Perceived Health Cost Self-Sufficiency at Each Time Point (Unmatched Cases)

Health Cost Self-Sufficiency Scale	Baseline		6 Months		12 Months		18 Months	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
Severe Problem	7.9%	68	5.6%	25	4.4%	14	4.7%	9
Significant Problem	5.0%	43	4.0%	18	2.8%	9	3.1%	6
Not Well Controlled	6.6%	57	4.7%	21	5.3%	17	2.1%	4
Mostly Controlled	21.9%	189	23.6%	105	22.6%	72	18.7%	36
Not a Problem	58.6%	506	62.0%	276	64.9%	207	71.5%	138
Total	**100.0%**	**863**	**100.0%**	**445**	**100.0%**	**319**	**100.0%**	**193**

Clientõs Perceived Food and Nutrition Self-Sufficiency at Each Time Point (Unmatched Cases)

Food and Nutrition Self-Sufficiency Scale	Baseline		6 Months		12 Months		18 Months	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
Severe Problem	0.7%	6	0.2%	1	0.3%	1	0.5%	1
Significant Problem	5.9%	51	3.4%	15	3.4%	11	3.1%	6
Not Well Controlled	32.3%	279	23.9%	105	16.6%	53	16.5%	32
Mostly Controlled	22.8%	197	34.1%	150	43.3%	138	41.2%	80
Not a Problem	38.3%	331	38.4%	169	36.4%	116	38.7%	75
Total	**100.0%**	**864**	**100.0%**	**440**	**100.0%**	**319**	**100.0%**	**194**

Average Fuel Assistance received at Each Time Point (Unmatched Cases)

Fuel Assistance	Baseline		6 Months		12 Months		18 Months	
	Median	Number	Median	Number	Median	Number	Median	Number
	$605	854	$595	422	$530	309	$585	185

Total Number of Clients Receiving or Referred to Services at Baseline, Six Months, Twelve Months, and Eighteen Months for Clients Enrolled in LASER through March 31, 2008

Resources		Provided by LASER	Referred to outside agency	Client already uses resource	NA / Client doesn't need	Service used in previous six months
		percent	percent	percent	percent	percent yes
Natural gas discount	Baseline (n=859)	60.5%	0.1%	10.4%	29.0%	50.8%
	Sixth Month (n=446)	71.5%	0.0%	9.4%	19.1%	75.4%
	Twelve Month (n=322)	73.6%	0.0%	10.6%	15.8%	74.6%
	Eighteen Month (n=189)	66.1%	0.0%	12.2%	21.7%	68.3%
Telephone discount	Baseline (n=852)	25.1%	17.6%	11.2%	46.1%	17.9%
	Six Month (n=444)	25.5%	29.3%	8.1%	37.2%	25.5%
	Twelve Month (n=317)	18.0%	32.5%	9.1%	40.4%	20.1%
	Eighteen Month (n=191)	16.8%	27.2%	8.9%	47.1%	20.9%
Electricity discount	Baseline (n=862)	68.0%	0.3%	15.8%	15.9%	54.7%
	Six Month (n=446)	80.9%	0.0%	11.4%	7.6%	89.4%
	Twelve Month (n=319)	80.6%	0.0%	13.5%	6.0%	85.6%
	Eighteen Month (n=189)	77.2%	0.0%	14.8%	7.9%	83.1%
Assistance from Citizen's Energy	Baseline (n=844)	59.1%	0.8%	3.7%	36.4%	20.1%
	Six Month (n=438)	59.8%	0.0%	14.6%	25.6%	33.1%
	Twelve Month (n=316)	58.2%	0.0%	18.0%	23.7%	26.8%
	Eighteen Month (n=185)	57.3%	0.0%	10.8%	31.9%	15.5%
High energy fuel assistance benefit	Baseline (n=841)	58.1%	0.0%	13.3%	28.5%	42.4%
	Six Month (n=446)	69.3%	0.0%	12.6%	18.2%	72.7%
	Twelve Month (n=318)	76.4%	0.0%	11.0%	12.6%	68.2%
	Eighteen Month (n=190)	76.3%	0.0%	13.2%	10.5%	69.5%
Energy audit	Baseline (n=832)	35.5%	15.0%	1.9%	47.6%	5.9%
	Six Month (n=442)	29.4%	23.5%	2.9%	44.1%	18.1%
	Twelve Month (n=319)	38.6%	19.1%	1.9%	40.4%	12.8%
	Eighteen Month (n=190)	36.8%	16.8%	3.7%	42.6%	11.1%
Weatherization	Baseline (n=838)	48.8%	1.9%	2.0%	47.3%	4.0%
	Six Month (n=442)	60.0%	0.2%	1.6%	38.2%	6.2%
	Twelve Month (n=315)	63.2%	1.0%	1.3%	34.6%	5.1%
	Eighteen Month (n=190)	65.3%	0.0%	3.7%	31.1%	3.2%

Resources		Provided by LASER	Referred to outside agency	Client already uses resource	NA / Client doesn't need	Service used in previous six months
		percent	percent	percent	percent	percent yes
Heating system repair or replacement	Baseline (n=835)	26.5%	1.0%	1.2%	71.4%	1.6%
	Six Month (n=444)	38.3%	0.0%	1.4%	60.4%	3.0%
	Twelve Month (n=314)	40.8%	0.3%	1.0%	58.0%	2.8%
	Eighteen Month (n=188)	35.1%	0.0%	2.1%	62.8%	3.2%
Refrigerator / freezer replacement	Baseline (n=802)	37.8%	0.1%	0.6%	61.5%	2.3%
	Six Month (n=445)	44.0%	0.2%	0.7%	55.1%	5.5%
	Twelve Month (n=312)	52.9%	0.3%	0.6%	46.2%	4.5%
	Eighteen Month (n=189)	46.6%	0.0%	1.1%	52.4%	6.3%
Gas/electric utility arrearage forgiveness	Baseline (n=853)	86.5%	0.5%	1.2%	11.8%	20.8%
	Six Month (n=440)	80.0%	0.0%	10.0%	10.0%	60.4%
	Twelve Month (n=317)	78.2%	0.6%	11.0%	10.1%	45.4%
	Eighteen Month (n=188)	74.5%	0.0%	12.2%	13.3%	41.0%
Levelized arrearage payment plan	Baseline (n=855)	59.8%	16.5%	2.0%	21.8%	17.7%
	Six Month (n=442)	42.5%	28.1%	10.6%	18.8%	49.0%
	Twelve Month (n=318)	34.3%	31.4%	13.2%	21.1%	37.9%
	Eighteen Month (n=190)	37.4%	26.8%	14.2%	21.6%	36.2%
Continuous level billing plan	Baseline (n=848)	46.8%	16.5%	1.3%	35.4%	9.3%
	Six Month (n=442)	40.3%	28.1%	7.9%	23.8%	43.5%
	Twelve Month (n=318)	35.2%	31.4%	11.3%	22.0%	40.7%
	Eighteen Month (n=190)	36.3%	26.8%	13.2%	23.7%	36.7%
Assistance from FEMA	Baseline (n=841)	29.0%	2.1%	3.0%	65.9%	4.5%
	Six Month (n=443)	43.1%	0.0%	6.1%	50.8%	10.4%
	Twelve Month (n=319)	48.0%	0.0%	5.0%	47.0%	6.9%
	Eighteen Month (n=189)	43.4%	0.0%	3.2%	53.4%	2.1%
Assistance with income tax preparation	Baseline (n=851)	20.4%	4.6%	11.4%	63.6%	13.2%
	Six Month (n=445)	29.9%	0.2%	13.9%	56.0%	15.1%
	Twelve Month (n=318)	33.6%	0.3%	11.3%	54.7%	14.0%
	Eighteen Month (n=187)	28.3%	0.0%	13.4%	58.3%	9.4%

Resources		Provided by LASER	Referred to outside agency	Client already uses resource	NA / Client doesn't need	Service used in previous six months
		percent	percent	percent	percent	percent yes
Income tax credit	Baseline (n=850)	18.1%	3.3%	24.6%	54.0%	22.8%
	Six Month (n=445)	27.2%	2.5%	18.7%	51.7%	17.8%
	Twelve Month (n=321)	32.1%	0.9%	19.6%	47.4%	17.0%
	Eighteen Month (n=188)	27.7%	0.5%	19.7%	52.1%	14.6%
Budget and credit counseling services	Baseline (n=839)	47.9%	5.1%	4.8%	42.2%	15.9%
	Six Month (n=444)	65.5%	2.3%	6.3%	25.9%	49.5%
	Twelve Month (n=320)	72.2%	2.8%	5.9%	19.1%	47.3%
	Eighteen Month (n=189)	69.3%	4.2%	3.7%	22.8%	44.2%
Medicaid	Baseline (n=852)	12.9%	17.1%	40.6%	29.3%	53.8%
	Six Month (n=445)	12.8%	25.6%	43.1%	18.4%	60.2%
	Twelve Month (n=320)	5.9%	29.7%	42.2%	22.2%	53.2%
	Eighteen Month (n=189)	3.7%	27.0%	33.9%	35.4%	51.1%
Adult education courses	Baseline (n=845)	8.3%	19.9%	5.3%	66.5%	7.3%
	Six Month (n=440)	4.3%	28.0%	7.7%	60.0%	11.8%
	Twelve Month (n=319)	2.8%	31.0%	3.4%	62.7%	5.7%
	Eighteen Month (n=188)	1.6%	27.7%	3.2%	67.6%	3.7%
Employment training/assistance	Baseline (n=850)	8.0%	20.9%	6.7%	64.4%	8.8%
	Six Month (n=444)	2.7%	27.9%	4.5%	64.9%	7.1%
	Twelve Month (n=320)	2.2%	32.2%	1.6%	64.1%	3.5%
	Eighteen Month (n=191)	2.6%	26.7%	1.6%	69.1%	3.7%
Legal aid	Baseline (n=850)	2.4%	11.6%	2.4%	83.6%	3.4%
	Six Month (n=442)	1.1%	22.2%	2.3%	74.4%	2.9%
	Twelve Month (n=320)	0.6%	27.5%	2.2%	69.7%	1.7%
	Eighteen Month (n=191)	0.0%	24.1%	1.6%	74.3%	1.1%
Child care services	Baseline (n=847)	15.0%	4.6%	9.7%	70.7%	11.8%
	Six Month (n=439)	26.0%	2.3%	8.9%	62.9%	12.4%
	Twelve Month (n=318)	30.2%	1.9%	6.9%	61.0%	8.5%
	Eighteen Month (n=190)	25.3%	0.5%	7.4%	66.8%	7.6%

Resources		Provided by LASER	Referred to outside agency	Client already uses resource	NA / Client doesn't need	Service used in previous six months
		percent	percent	percent	percent	percent yes
Transportation assistance	Baseline (n=848)	0.6%	14.4%	6.4%	78.7%	6.5%
	Six Month (n=440)	0.2%	26.6%	4.5%	68.6%	5.0%
	Twelve Month (n=320)	0.0%	30.3%	2.5%	67.2%	2.2%
	Eighteen Month (n=191)	0.0%	26.7%	2.1%	71.2%	2.1%
Family food resources (Food Stamps, pantries, etc)	Baseline (n=858)	38.0%	3.7%	40.4%	17.8%	61.8%
	Six Month (n=443)	42.2%	0.9%	44.2%	12.6%	74.4%
	Twelve Month (n=322)	36.0%	0.6%	41.9%	21.4%	68.8%
	Eighteen Month (n=191)	30.9%	0.0%	31.9%	37.2%	66.3%
Assistance from Salvation Army, Catholic Charities, etc	Baseline (n=845)	5.8%	22.0%	10.7%	61.5%	9.8%
	Six Month (n=443)	6.8%	30.0%	9.0%	54.2%	9.7%
	Twelve Month (n=320)	7.8%	34.1%	2.8%	55.3%	3.2%
	Eighteen Month (n=190)	9.5%	28.9%	2.1%	59.5%	4.2%
RAFT (Residential Asst for Families in Transition)	Baseline (n=847)	3.1%	18.8%	0.8%	77.3%	1.0%
	Six Month (n=442)	7.7%	28.7%	1.1%	62.4%	1.1%
	Twelve Month (n=319)	3.8%	32.3%	0.9%	63.0%	0.9%
	Eighteen Month (n=191)	15.7%	27.7%	0.5%	56.0%	1.6%
Toolbox (DTA program)	Baseline (n=845)	0.2%	17.6%	3.2%	78.9%	3.0%
	Six Month (n=438)	0.2%	28.8%	3.0%	68.0%	2.5%
	Twelve Month (n=318)	0.0%	32.7%	1.6%	65.7%	1.3%
	Eighteen Month (n=189)	0.5%	27.0%	1.6%	70.9%	1.6%
Other homelessness prevention programs	Baseline (n=848)	0.2%	18.0%	4.1%	77.6%	3.9%
	Six Month (n=439)	0.0%	28.9%	3.6%	67.4%	3.2%
	Twelve Month (n=318)	0.3%	32.4%	0.3%	67.0%	0.3%
	Eighteen Month (n=189)	0.5%	27.5%	0.5%	71.4%	1.0%
Assistance from relatives	Baseline (n=851)	5.6%	7.6%	32.5%	54.2%	27.8%
	Six Month (n=445)	11.7%	18.7%	26.7%	42.9%	25.2%
	Twelve Month (n=320)	16.6%	22.2%	29.7%	31.6%	28.8%
	Eighteen Month (n=188)	17.6%	23.9%	22.3%	36.2%	21.9%